State: Pennsylvania Filing Company: State Farm Mutual Automobile Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: Long Term Care Insurance **Project Name/Number:** 2020 PA LTCI 97045 SERIES/

Filing at a Glance

Company: State Farm Mutual Automobile Insurance Company

Product Name: Long Term Care Insurance

State: Pennsylvania

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Filing Type: Rate - M.U. (Medically underwritten)

Date Submitted: 07/01/2020

SERFF Tr Num: STLH-132401954

SERFF Status: Assigned

State Tr Num: STLH-132401954

State Status: Received Review in Progress
Co Tr Num: 2020 PA LTCI 97045 SERIES

Implementation 12/01/2020

Date Requested:

Author(s): Barb Baxter, David Diffor, Grant Wahlheim, Tanya Bennett, David Seitz, Carisa Burgos

Reviewer(s): Jim Laverty (primary)

Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

Proposed aggregate 40% increase (ranges from 0% to 73%) 36% first year and 11.1% second year on 1,059 policyholders of State Farm form 97045PA.1.

State: Pennsylvania Filing Company: State Farm Mutual Automobile Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: Long Term Care Insurance **Project Name/Number:** 2020 PA LTCI 97045 SERIES/

General Information

Project Name: 2020 PA LTCI 97045 SERIES Status of Filing in Domicile: Authorized

Project Number: Date Approved in Domicile:

Requested Filing Mode: Review & Approval Domicile Status Comments: Illinois has approved three rounds

of maximum 40% increases each and a fourth round with a

maximum 46% phased increase.

Explanation for Combination/Other: Market Type: Individual Submission Type: New Submission Individual Market Type:

Overall Rate Impact: 40% Filing Status Changed: 07/03/2020

State Status Changed: 07/03/2020

Deemer Date: Created By: Carisa Burgos

Submitted By: Carisa Burgos Corresponding Filing Tracking Number:

State TOI: LTC03I Individual Long Term Care

Filing Description: Dear Sir or Madam,

On behalf of State Farm Mutual Automobile Insurance Company of Bloomington, IL, I submit the following rate revision filing. We are filing new rate tables for Policy Form 97045PA.1 and Rider Forms 99504 and 99505. The maximum proposed increase is 73% over the course of two years, with a maximum of 40% in the first year and a maximum of 23.5% in the second year, resulting in an average overall impact of 40.0%. These new rates will apply on the policyholder's next anniversary. These rates will be implemented on December 1, 2020, or as soon as possible thereafter.

Most policyholders will be given the option to reduce coverage in an effort to reduce the impact of the proposed increase. Only policyholders who have coverage that is greater than the minimum issue requirements will have this option. Options available include:

- Reduce the daily benefit amount
- Decrease the benefit period
- Increase the elimination period
- Remove the inflation protection benefit or change from compound inflation protection to simple inflation protection where available
- Remove the Nonforfeiture rider

We appreciate your time in reviewing this filing. Please don't hesitate to contact us if there is any additional information that we can provide to assist you in your review of this filing.

Sincerely,

Carisa Burgos Actuarial Analyst I State Farm Mutual Automobile Ins. Co. (309) 763-0158

Company and Contact

Filing Contact Information

State: Pennsylvania Filing Company: State Farm Mutual Automobile Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: Long Term Care Insurance **Project Name/Number:** 2020 PA LTCI 97045 SERIES/

Carisa Burgos, Actuarial Analyst Trainee carisa.burgos.XAAZ@statefarm.com

One State Farm Plaza 309-766-5188 [Phone] Bloomington, IL 61710 309-766-1827 [FAX]

Filing Company Information

State Farm Mutual Automobile CoCode: 25178 State of Domicile: Illinois

Insurance Company Group Code: 176 Company Type:
One State Farm Plaza Group Name: State ID Number:

Bloomington, IL 61710 FEIN Number: 37-0533100

(309) 766-5188 ext. [Phone]

Filing Fees

Fee Required? No Retaliatory? No

Fee Explanation:

State: Pennsylvania Filing Company: State Farm Mutual Automobile Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:Long Term Care InsuranceProject Name/Number:2020 PA LTCI 97045 SERIES/

Rate Information

Rate data applies to filing.

Filing Method: SERFF

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 12.900%

Effective Date of Last Rate Revision: 05/01/2019

Filing Method of Last Filing: SERFF

SERFF Tracking Number of Last Filing: STLH-131637330

Company Rate Information

	Overall %	Overall %	Written Premium	Number of Policy	Written	Maximum %	Minimum %
Company	Indicated	Rate	Change for	Holders Affected	Premium for	Change	Change
Name:	Change:	Impact:	this Program:	for this Program:	this Program:	(where req'd):	(where req'd):
State Farm Mutual Automobile Insurance Company	249.400%	40.000%	\$829,195	1,059	\$2,075,415	73.000%	0.000%

State: Pennsylvania Filing Company: State Farm Mutual Automobile Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:Long Term Care InsuranceProject Name/Number:2020 PA LTCI 97045 SERIES/

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	97045PA.1, 99504, 99505	Revised	Previous State Filing Number: STLH-131637330 Percent Rate Change Request: 40	Current Rate Tables - D53 - Policies Issued Prior to November 1, 2000.pdf, Current Rate Tables - D54 - Policies Issued On or After November 1, 2000.pdf, Proposed Rate Tables (Year 1) - E30 - Policies Issued Prior to Nov. 1, 2000.pdf, Proposed Rate Tables (Year 1) - E31 - Policies Issued On or After Nov. 1, 2000.pdf, Proposed Rate Tables (Year 2) - E32 - Policies Issued Prior to Nov. 1, 2000.pdf, Proposed Rate Tables (Year 2) - E32 - Policies Issued Prior to Nov. 1, 2000.pdf, Proposed Rate Tables (Year 2) - E33 - Policies Issued On or After Nov. 1, 2000.pdf,

Rates on Policies Issued Prior to November 1, 2000 Long Term Care Insurance Policy Form 97045PA.1 Series Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	1.08	3.06	3.97
30-34	1.43	4.04	5.23
35-39	1.85	5.21	6.79
40	2.09	5.88	7.65
41	2.19	6.15	8.00
42	2.29	6.42	8.31
43	2.42	6.79	8.82
44	2.55	7.13	9.29
45	2.68	7.52	9.78
46	2.82	7.90	10.28
47	2.99	8.40	10.93
48	3.14	8.75	11.44
49	3.27	9.14	11.97
50	3.42	9.53	12.49
51	3.54	9.92	12.98
52	3.69	10.30	13.55
53	3.86	10.83	14.32
54	4.05	11.37	15.11
55	4.22	11.89	15.89
56	4.43	12.50	16.81
57	4.69	13.28	17.86
58	5.00	14.11	18.93
59	5.35	15.01	20.07
60	5.72	16.04	21.30
61	6.12	17.16	22.71
62	6.59	18.45	24.37
63	7.06	19.72	26.24
64	7.56	20.83	28.20
65	8.11	22.13	30.42
66	8.76	23.65	33.03
67	9.58	25.35	36.21
68	10.52	27.22	39.77
69	11.57	29.15	43.68
70	12.75	31.08	46.63
71	14.12	32.74	49.12
72	15.70	34.14	51.15
73	17.73	35.73	53.60
74	19.22	38.28	57.43
75	20.20	42.26	63.39
76	22.39	49.19	73.20
77	24.40	56.07	79.72
78	27.49	62.95	89.85
79	30.59	69.92	99.99
80	33.68	77.02	110.14
81	36.80	84.07	120.28
82	39.90	91.18	130.41
83	42.99	98.24	140.54
84	46.09	105.36	150.68

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Rates on Policies Issued Prior to November 1, 2000 Long Term Care Insurance Policy Form 97045PA.1 Series Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
	Benefit Period	Benefit Period	Benefit Period
<u>Age</u>			
18-29	0.98	2.76	3.65
30-34	1.29	3.61	4.80
35-39	1.67	4.68	6.27
40	1.87	5.28	7.07
41	1.96	5.52	7.37
42	2.05	5.80	7.69
43	2.17	6.12	8.14
44	2.29	6.45	8.61
45	2.40	6.79	9.06
46	2.53	7.12	9.50
47	2.68	7.57	10.06
48	2.81	7.91	10.58
49	2.93	8.28	11.07
50	3.06	8.60	11.55
51	3.19	8.94	12.04
52	3.31	9.28	12.50
53	3.46	9.76	13.25
54	3.62	10.22	13.98
55	3.78	10.72	14.70
56	3.98	11.28	15.54
57	4.22	11.97	16.51
58	4.50	12.73	17.53
59	4.80	13.55	18.54
60	5.13	14.46	19.69
61	5.50	15.23	21.00
62	5.92	16.00	22.54
63	6.35	16.82	24.25
64	6.79	17.76	26.07
65	7.29	18.86	28.12
66	7.88	20.14	30.19
67	8.61	21.56	32.32
68	9.45	23.08	34.64
69	10.40	24.72	37.09
70	11.47	26.42	39.64
70 71	12.70	27.92	41.84
71 72	14.11	29.19	43.81
72 73	15.94		
		30.72	46.04
74 75	17.27	33.38	50.02
75 76	18.15	37.27	55.93
76 	20.12	43.03	64.57
77	21.92	48.85	73.18
78 	24.71	54.63	81.85
79	27.49	60.42	90.68
80	30.28	66.56	99.85
81	33.07	72.68	109.06
82	35.86	78.82	118.25
83	38.64	84.94	127.43
84	41.43	91.06	136.63

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Rates on Policies Issued Prior to November 1, 2000 Base + Simple Automatic Increase Benefit Rider Form 99504 Series Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

30 Buy Eminiation 1 Criou					
Issue	2 Year	5 Year	Lifetime		
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period		
18-29	2.94	4.69	6.26		
30-34	3.88	6.19	8.20		
35-39	5.05	8.03	10.65		
40	5.69	9.09	12.02		
41	5.97	9.46	12.57		
42	6.22	9.90	13.10		
43	6.60	10.47	13.87		
44	6.91	11.03	14.62		
45	7.31	11.64	15.38		
46	7.69	12.17	16.16		
47	8.14	12.96	17.17		
48	8.58	13.67	18.06		
49	8.96	14.39	18.96		
50	9.35	15.11	19.86		
51	9.72	15.84	20.77		
52	10.15	16.58	21.69		
53	10.65	17.35	22.93		
54	11.21	18.17	24.22		
55	11.70	18.96	25.45		
56	12.33	19.86	26.89		
57	12.97	20.96	28.46		
58	13.67	22.18	30.00		
59	14.43	23.46	31.61		
60	15.24	24.93	33.33		
61	16.13	26.54	35.29		
62	17.26	28.37	37.64		
63	18.49	30.29	40.23		
64	19.81	32.28	43.02		
65	21.31	34.50	46.14		
66	23.00	37.10	49.75		
67	24.29	40.27	54.03		
68	25.48	43.84	58.80		
69	26.80	47.78	64.01		
70	28.15	52.14	69.83		
71	29.67	54.22	76.37		
72	31.18	55.81	83.62		
73	32.80	57.48	86.23		
74	34.69	60.15	90.24		
75	37.14	63.64	95.45		
76	40.33	69.86	104.80		
77	43.52	76.07	114.11		
78	46.73	82.26	123.40		
79	49.93	89.53	134.30		
80	54.24	97.27	145.88		
81	58.56	104.97	157.47		
82	62.87	112.71	169.10		
83	67.17	120.43	180.64		
84	71.47	128.16	192.22		

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Rates on Policies Issued Prior to November 1, 2000 Base + Simple Automatic Increase Benefit Rider Form 99504 Series Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	2.66	4.27	5.78
30-34	3.51	5.58	7.59
35-39	4.57	7.23	9.84
40	5.13	8.19	11.11
41	5.35	8.54	11.58
42	5.59	8.92	12.13
43	5.93	9.45	12.81
44	6.27	9.97	13.55
45	6.56	10.50	14.26
46	6.89	10.98	14.93
47	7.33	11.67	15.86
48	7.69	12.34	16.72
49	8.04	12.98	17.54
50	8.43	13.65	18.39
51	8.80	14.29	19.24
52	9.14	14.92	20.04
53	9.59	15.63	21.23
54	10.05	16.34	22.40
55	10.51	17.04	23.54
56	11.07	17.88	24.85
57	11.66	18.88	26.28
58	12.28	19.99	27.76
59	12.96	21.18	29.21
60	13.66	22.48	30.82
61	14.54	23.91	32.64
62	15.49	25.54	34.76
63	16.63	27.27	37.19
64	17.83	29.08	39.77
65	19.16	31.11	42.67
66	20.24	33.48	46.01
67	21.22	36.29	49.96
68	22.30	39.53	54.37
69	23.42	42.92	59.19
70	24.54	44.88	64.56
71	25.62	46.47	69.65
72	26.64	47.69	71.56
73	27.72	49.11	73.59
74	29.24	51.30	76.98
	31.03	54.35	81.55
76	33.88	60.00	90.03
77	36.73	65.58	98.27
78	39.57	71.75	107.65
79	42.46	78.21	117.35
80	46.13	84.97	127.45
81	49.78	91.72	137.56
82	53.45	98.47	147.67
83	57.11	105.22	157.80
84	60.77	111.97	167.92
- •	20	,	

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Rates on Policies Issued Prior to November 1, 2000 Base + Compound Automatic Increase Benefit Rider Form 99505 Series Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
			Benefit Period
<u>Age</u>	Benefit Period	Benefit Period	
18-29	4.20	6.58	8.54
30-34	5.55	8.67	11.27
35-39	7.21	11.22	14.64
40	8.12	12.68	16.49
41	8.49	13.25	17.23
42	8.87	13.85	17.99
43	9.35	14.64	19.03
44	9.87	15.42	20.07
45	10.41	16.24	21.13
46	10.94	17.02	22.20
47	11.57	18.10	23.55
48	11.98	18.79	24.62
49	12.36	19.50	25.68
50	12.73	20.25	26.78
51	13.08	20.99	27.84
52	13.50	21.69	28.91
53	14.00	22.54	30.15
54	14.56	23.45	31.36
55	15.07	24.35	32.63
56	15.67	25.33	34.03
57	16.36	26.51	35.58
58	17.11	27.70	37.23
59	17.93	28.99	38.87
60	18.76	30.39	40.73
61	19.73	31.94	42.79
62	20.88	33.84	45.31
63	22.16	35.89	47.99
64	23.54	38.12	50.90
65	25.07	40.63	54.17
66	26.85	43.48	57.91
67	28.92	46.83	62.30
68	31.23	50.51	67.16
69	33.78	54.54	72.46
70	35.36	58.98	78.35
71	36.56	64.03	84.96
72	37.81	68.50	92.54
73	39.16	69.52	102.01
74	40.75	71.31	106.98
75	43.11	73.81	110.72
76	46.23	78.65	117.98
70 77	49.34	83.50	125.26
78	52.47	87.91	131.88
78 79	55.52	93.75	140.63
80	59.88	101.16	151.73
80 81	59.88 64.29	108.53	162.83
82 82	68.65	115.95	173.91
83	73.03	123.35	185.02
84	77.44	130.74	196.13

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Rates on Policies Issued Prior to November 1, 2000 Base + Compound Automatic Increase Benefit Rider Form 99505 Series Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
	Benefit Period	Benefit Period	Benefit Period
<u>Age</u> 18-29	3.82	5.96	7.92
30-34	5.03	5.96 7.79	10.41
35-39	6.50	10.11	13.51
40	7.30	11.43	15.25
41	7.60	11.90	15.89
42	7.95	12.47	16.64
43	8.43	13.19	17.62
44	8.89	13.90	18.57
45	9.33	14.64	19.56
46	9.81	15.34	20.50
47	10.42	16.31	21.78
48	10.76	16.96	22.78
49	11.11	17.63	23.77
50	11.47	18.24	24.76
51	11.79	18.88	25.74
52	12.13	19.49	26.70
53	12.58	20.34	27.86
54	13.06	21.10	29.03
55	13.55	21.93	30.15
56	14.10	22.84	31.46
57	14.73	23.90	32.88
58	15.41	25.02	34.44
59	16.08	26.13	35.96
60	16.84	27.38	37.67
61	17.72	28.81	39.62
62	18.76	30.45	41.86
63	19.93	32.34	44.40
64	21.15	34.37	47.08
65	22.52	36.60	50.11
66	24.13	39.17	53.53
67	26.01	42.19	57.59
68	28.07	45.51	62.12
69	29.95	49.11	67.02
70	30.86	53.13	72.46
71	31.67	57.68	78.58
72	32.36	58.70	85.57
73	33.19	59.42	89.14
74	34.41	61.00	91.54
75	35.93	63.21	94.84
76	38.52	67.68	101.56
77	41.12	72.14	108.10
78	43.72	76.43	114.82
79	46.36	81.50	122.28
80	50.00	87.93	131.90
81	53.64	94.36	141.58
82	57.31	100.78	151.23
83	60.95	107.21	160.88
84	64.62	113.65	170.53
U -1	U 4 .UZ	113.03	170.33

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Rates on Policies Issued Prior to November 1, 2000 Long Term Care Insurance Policy Form 97045PA.1 Series Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

lecuo	2 Year	E Voor	Lifetime
Issue		5 Year	Benefit Period
<u>Age</u>	Benefit Period	Benefit Period	
18-29	0.92	2.60	3.38
30-34	1.22	3.44	4.45
35-39	1.57	4.43	5.77
40	1.78	5.00	6.51
41	1.86	5.23	6.80
42	1.95	5.46	7.07
43	2.06	5.77	7.50
44	2.17	6.06	7.90
45	2.28	6.40	8.32
46	2.40	6.72	8.74
47	2.54	7.14	9.30
48	2.67	7.44	9.73
49	2.78	7.77	10.18
50	2.91	8.10	10.62
51	3.01	8.44	11.04
52	3.14	8.76	11.52
53	3.28	9.21	12.18
54	3.44	9.67	12.85
55	3.59	10.11	13.51
56	3.77	10.63	14.30
57	3.99	11.29	15.19
58	4.25	12.00	16.10
59	4.55	12.77	17.07
60	4.86	13.64	18.11
61	5.20	14.59	19.31
62	5.60	15.69	20.73
63	6.00	16.77	22.32
64	6.43	17.72	23.98
65	6.90	18.82	25.87
66	7.45	20.11	28.09
67	8.15	21.56	30.80
68	8.95	23.15	33.82
69	9.84	24.79	37.15
70	10.84	26.43	39.66
71	12.01	27.84	41.77
72	13.35	29.03	43.50
73	15.08	30.39	45.59
74	16.35	32.56	48.84
75	17.18	35.94	53.91
76	19.04	41.83	62.25
77	20.75	47.69	67.80
78	23.38	53.54	76.41
79	26.02	59.46	85.04
80	28.64	65.50	93.67
81	31.30	71.50	102.29
82	33.93	71.55	110.91
83	36.56	83.55	119.52
84	39.20	89.61	128.15
U -1	33.20	05.01	120.13

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Rates on Policies Issued Prior to November 1, 2000 Long Term Care Insurance Policy Form 97045PA.1 Series Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

lecue	2 Voor	F Voor	Lifetime
Issue	2 Year	5 Year	
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	0.83	2.35	3.10
30-34	1.10	3.07	4.08
35-39	1.42	3.98	5.33
40	1.59	4.49	6.01
41	1.67	4.69	6.27
42	1.74	4.93	6.54
43	1.85	5.20	6.92
44	1.95	5.49	7.32
45	2.04	5.77	7.71
46	2.15	6.06	8.08
47	2.28	6.44	8.56
48	2.39	6.73	9.00
49	2.49	7.04	9.41
50	2.60	7.31	9.82
51	2.71	7.60	10.24
52	2.82	7.89	10.63
53	2.94	8.30	11.27
54	3.08	8.69	11.89
55	3.21	9.12	12.50
56	3.38	9.59	13.22
57	3.59	10.18	14.04
58	3.83	10.83	14.91
59	4.08	11.52	15.77
60	4.36	12.30	16.75
61	4.68	12.95	17.86
62	5.03	13.61	19.17
63	5.40	14.30	20.62
64	5.77	15.10	22.17
65	6.20	16.04	23.92
66	6.70	17.13	25.68
67	7.32	18.34	27.49
68	8.04	19.63	29.46
69	8.84	21.02	31.54
70	9.75	22.47	33.71
71	10.80	23.75	35.58
72	12.00	24.83	37.26
73	13.56	26.13	39.16
74	14.69	28.39	42.54
75	15.44	31.70	47.57
76	17.11	36.60	54.91
77	18.64	41.55	62.24
78	21.02	46.46	69.61
79	23.38	51.39	77.12
80	25.75	56.61	84.92
81	28.12	61.81	92.75
82	30.50	67.03	100.57
83	32.86	72.24	108.38
84	35.23	72.24 77.44	116.20
U -1	33.23	//.~	110.20

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Rates on Policies Issued Prior to November 1, 2000 Base + Simple Automatic Increase Benefit Rider Form 99504 Series Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
Age	Benefit Period	Benefit Period	Benefit Period
18-29	2.50	3.99	5.32
30-34	3.30	5.26	6.97
35-39	4.29	6.83	9.06
40	4.84	7.73	10.22
41	5.08	8.05	10.69
42	5.29	8.42	11.14
43	5.61	8.90	11.80
43 44	5.88	9.38	12.43
44 45	6.22	9.90	13.08
46	6.54	10.35	13.74
40 47	6.92	11.02	14.60
48	7.30	11.63	15.36
46 49	7.62	12.24	
50	7.95	12.24	16.12 16.89
50 51	7.95 8.27	13.47	17.66
52	8.63	14.10	18.45
53	9.06	14.76	19.50
55 54	9.53	15.45	20.60
5 4 55	9.95	16.12	21.64
55 56	9.95 10.49	16.12	22.87
50 57			
	11.03	17.83	24.20
58	11.63	18.86	25.51
59 60	12.27	19.95	26.88
60	12.96	21.20	28.35
61 62	13.72	22.57	30.01
62 63	14.68	24.13	32.01
63 64	15.73	25.76	34.21 36.59
	16.85	27.45	
65 66	18.12	29.34	39.24
66 67	19.56	31.55	42.31
67 68	20.66	34.25	45.95
68 60	21.67	37.28	50.01
69 70	22.79	40.64	54.44
70 71	23.94	44.34	59.39
71 72	25.23	46.11	64.95
72 72	26.52	47.46	71.12
73 74	27.90	48.88	73.34
74 75	29.50	51.16	76.75
75 76	31.59	54.12	81.18
76	34.30	59.41	89.13
77 70	37.01	64.70	97.05
78	39.74	69.96	104.95
79	42.46	76.14	114.22
80	46.13	82.72	124.07
81	49.80	89.27	133.92
82	53.47	95.86	143.81
83	57.13	102.42	153.63
84	60.78	109.00	163.48

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Rates on Policies Issued Prior to November 1, 2000 Base + Simple Automatic Increase Benefit Rider Form 99504 Series Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	2.26	3.63	4.92
30-34	2.99	4.75	6.46
35-39	3.89	6.15	8.37
40	4.36	6.97	9.45
41	4.55	7.26	9.85
42	4.75	7.59	10.32
43	5.04	8.04	10.89
44	5.33	8.48	11.52
45	5.58	8.93	12.13
46	5.86	9.34	12.70
47	6.23	9.92	13.49
48	6.54	10.49	14.22
49	6.84	11.04	14.92
50	7.17	11.61	15.64
51	7.48	12.15	16.36
52	7.77	12.69	17.04
53	8.16	13.29	18.06
54	8.55	13.90	19.05
55	8.94	14.49	20.02
56	9.41	15.21	21.13
57	9.92	16.06	22.35
58	10.44	17.00	23.61
59	11.02	18.01	24.84
60	11.62	19.12	26.21
61	12.37	20.33	27.76
62	13.17	21.72	29.56
63	14.14	23.19	31.63
64	15.16	24.73	33.82
65	16.29	26.46	36.29
66	17.21	28.47	39.13
67	18.05	30.86	42.49
68	18.97	33.62	46.24
69	19.92	36.50	50.34
70	20.87	38.17	54.91
71	21.79	39.52	59.24
72	22.66	40.56	60.86
73	23.57	41.77	62.59
74	24.87	43.63	65.47
75	26.39	46.22	69.36
76	28.81	51.03	76.57
77	31.24	55.77	83.58
78	33.65	61.02	91.55
79	36.11	66.52	99.80
80	39.23	72.26	108.39
81	42.34	78.00	116.99
82	45.46	83.75	125.59
83	48.57	89.49	134.20
84	51.68	95.23	142.81
	52.00	33.23	1.2.01

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Rates on Policies Issued Prior to November 1, 2000 Base + Compound Automatic Increase Benefit Rider Form 99505 Series Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	3.57	5.60	7.26
30-34	4.72	7.37	9.58
35-39	6.13	9.54	12.45
40	6.91	10.78	14.02
41	7.22	11.27	14.65
42	7.54	11.78	15.30
43	7.95	12.45	16.18
44	8.39	13.11	17.07
45	8.85	13.81	17.97
46	9.30	14.47	18.88
47	9.84	15.39	20.03
48	10.19	15.98	20.94
49	10.13	16.58	21.84
50	10.83	17.22	22.78
51	11.12	17.85	23.68
52	11.48	18.45	24.59
53	11.91	19.17	25.64
54	12.38	19.94	26.67
55	12.82	20.71	27.75
56	13.33	21.54	28.94
57	13.91	22.55	30.26
58	14.55	23.56	31.66
59	15.25	24.66	33.06
60	15.95	25.85	34.64
61	16.78	27.16	36.39
62	17.76	28.78	38.53
63	18.85	30.52	40.81
64	20.02	32.42	43.29
65	21.32	34.55	46.07
66	22.84	36.98	49.25
67	24.60	39.83	52.98
68	26.56	42.96	57.12
69	28.73	46.38	61.62
70	30.07	50.16	66.63
71	31.09	54.46	72.26
72	32.16	58.26	78.70
73	33.30	59.12	86.76
74	34.66	60.65	90.98
7.5 75	36.66	62.77	94.16
76	39.32	66.89	100.34
77 77	41.96	71.01	106.53
78	44.62	74.76	112.16
79	47.22	79.73	119.60
80	50.93	86.03	129.04
81	54.68	92.30	138.48
82	58.38	98.61	147.90
83	62.11	104.91	157.35
84	65.86	111.19	166.80
.	05.00		100.00

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Rates on Policies Issued Prior to November 1, 2000 Base + Compound Automatic Increase Benefit Rider Form 99505 Series Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

			_
Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	3.25	5.07	6.74
30-34	4.28	6.63	8.85
35-39	5.53	8.60	11.49
40	6.21	9.72	12.97
41	6.46	10.12	13.51
42	6.76	10.61	14.15
43	7.17	11.22	14.99
44	7.56	11.82	15.79
45	7.93	12.45	16.64
46	8.34	13.05	17.43
47	8.86	13.87	18.52
48	9.15	14.42	19.37
49	9.45	14.99	20.22
50	9.75	15.51	21.06
51	10.03	16.06	21.89
52	10.32	16.58	22.71
53	10.70	17.30	23.69
54	11.11	17.94	24.69
55	11.52	18.65	25.64
56	11.99	19.42	26.76
57	12.53	20.33	27.96
58	13.11	21.28	29.29
59	13.68	22.22	30.58
60	14.32	23.29	32.04
61	15.07	24.50	33.70
62	15.95	25.90	35.60
63	16.95	27.50	37.76
64	17.99	29.23	40.04
65	19.15	31.13	42.62
66	20.52	33.31	45.53
67	22.12	35.88	48.98
68	23.87	38.70	52.83
69	25.47	41.77	57.00
70	26.25	45.19	61.62
71	26.93	49.05	66.83
72	27.52	49.92	72.77
73	28.23	50.53	75.81
74	29.26	51.88	77.85
75	30.56	53.76	80.66
76	32.76	57.56	86.37
77	34.97	61.35	91.94
78	37.18	65.00	97.65
79	39.43	69.31	104.00
80	42.52	74.78	112.18
81	45.62	80.25	120.41
82	48.74	85.71	128.62
83	51.84	91.18	136.82
84	54.96	96.66	145.03
.	350	30.00	1.0.00

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Rates on Policies Issued On or After November 1, 2000 Long Term Care Insurance Policy Form 97045PA.1 Series Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	1.19	3.17	4.43
30-34	1.57	4.20	5.82
35-39	2.04	5.80	7.54
40	2.29	6.52	8.52
41	2.41	6.82	8.90
42	2.50	7.11	9.28
43	2.65	7.52	9.82
44	2.79	7.94	10.35
45	2.94	8.35	10.88
46	3.08	8.75	11.45
47	3.28	9.33	12.17
48	3.45	9.76	12.78
49	3.61	10.20	13.37
50	3.78	10.67	13.95
51	3.94	11.11	14.56
52	4.11	11.55	15.15
53	4.31	12.10	15.15
54	4.51	12.68	16.84
55	4.72	13.32	17.80
56	4.97	14.08	18.85
57	5.28	14.92	20.01
58	5.62	15.58	21.25
59	6.00	16.25	22.54
60	6.43	17.03	24.01
61	6.90	17.86	25.66
62	7.43	18.75	27.60
63	7.96	19.75	29.58
64	8.49	20.82	31.24
65	9.09	22.12	33.19
66	9.84	23.64	35.48
67	10.83	25.36	38.05
68	12.02	27.21	40.83
69	13.37	29.15	43.74
70	14.92	31.08	46.64
71	16.66	32.75	49.13
72	18.65	34.10	51.16
73	20.03	35.73	53.60
74	21.73	38.29	57.44
7.5 75	23.71	42.27	63.41
76	26.56	49.14	73.70
77	29.25	56.08	84.10
78	32.36	62.97	94.44
79	35.34	69.94	104.89
80	40.39	77.01	115.54
81	44.12	84.12	126.15
82	47.83	91.19	136.79
83	51.55	98.29	147.42
84	55.28	105.36	158.06
.	33.23	203.30	155.50

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Rates on Policies Issued On or After November 1, 2000 Long Term Care Insurance Policy Form 97045PA.1 Series Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	1.07	2.71	4.07
30-34	1.42	3.62	5.39
35-39	1.83	5.08	6.98
40	2.06	5.88	7.90
41	2.16	6.16	8.26
42	2.25	6.41	8.61
43	2.38	6.77	9.10
44	2.51	7.15	9.60
45	2.65	7.52	10.11
46	2.78	7.90	10.60
47	2.95	8.40	11.27
48	3.09	8.76	11.82
49	3.25	9.16	12.37
50	3.40	9.54	12.90
51	3.56	9.96	13.48
52	3.70	10.39	14.01
53	3.87	10.85	14.78
54	4.05	11.30	15.58
55	4.25	11.79	16.43
56	4.47	12.29	17.42
57	4.73	12.79	18.52
58	5.05	13.30	19.67
59	5.40	13.89	20.80
60	5.78	14.54	21.79
61	6.20	15.26	22.85
62	6.68	15.99	23.99
63	7.15	16.82	25.23
64	7.63	17.76	26.65
65	8.17	18.86	28.30
66	8.85	20.13	30.22
67	9.73	21.56	32.32
68	10.80	23.08	34.64
69	12.02	24.72	37.09
70	13.41	26.42	39.65
71	14.33	27.92	41.84
72	15.31	29.20	43.82
73	16.52	30.72	46.10
74	17.93	33.38	50.02
75	19.73	37.28	55.94
76	22.56	43.04	64.58
77	25.32	48.80	73.21
78	28.01	54.57	81.87
79	30.88	60.46	90.71
80	36.31	66.59	99.90
81	39.66	72.71	109.10
82	42.99	78.84	118.30
83	46.33	84.97	127.48
84	49.69	91.10	136.68

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Rates on Policies Issued On or After November 1, 2000 Base + Simple Automatic Increase Benefit Rider Form 99504 Series Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	3.37	5.55	7.49
30-34	4.46	7.33	9.84
35-39	5.78	9.50	12.75
40	6.51	10.72	14.39
41	6.82	11.19	15.02
42	7.11	11.67	15.67
43	7.50	12.35	16.59
44	7.91	13.05	17.51
45	8.35	13.72	18.42
46	8.74	14.38	19.34
47	9.32	15.32	20.56
48	9.76	16.08	21.53
49	10.20	16.84	22.48
50	10.64	17.64	23.43
51	11.07	18.42	24.37
52	11.55	19.16	25.33
53	12.10	20.08	26.68
54	12.68	20.96	28.12
55	13.32	21.93	29.70
56	14.01	23.03	31.40
57	14.79	24.32	33.22
58	15.59	25.75	35.09
59	16.42	27.31	37.01
60	17.35	29.03	39.13
61	18.41	30.92	41.49
62	19.67	33.07	44.29
63	20.59	35.32	44.2 3 47.32
64	21.33	33.32 37.64	50.55
65	22.20		54.17
66	23.21	40.23 43.02	58.44
67	24.28	45.26	63.58
68	24.28 25.48		
69	26.80	47.63 50.07	69.51 75.02
70			
70 71	28.20 29.67	52.33 54.24	78.52 81.38
71 72	31.18	55.76	83.66
72 73	32.84	57.50	86.27
73 74	34.69	60.10	90.16
7 4 75		63.58	
75 76	37.14 40.34	69.81	95.39 104.73
70 77	43.53	76.02	114.04
77 78	46.73	82.20	123.31
78 79	49.93	82.20 89.46	134.21
79 80	49.93 55.81	89.46 97.16	145.81
80 81	60.24	104.89	157.36
82	64.66	112.59	168.96
82 83	69.09	120.33	180.56
84	73.52	128.05	
04	/3.52	120.03	192.13

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Rates on Policies Issued On or After November 1, 2000 Base + Simple Automatic Increase Benefit Rider Form 99504 Series Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

	,		
Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	3.02	4.99	6.89
30-34	3.99	6.61	9.11
35-39	5.16	8.58	11.79
40	5.84	9.67	13.32
41	6.12	10.12	13.92
42	6.37	10.55	14.54
43	6.76	11.14	15.36
44	7.12	11.75	16.20
45	7.50	12.37	17.03
46	7.88	12.97	17.88
47	8.37	13.79	19.02
48	8.73	14.52	19.91
49	9.14	15.19	20.79
50	9.59	15.89	21.67
51	10.02	16.59	22.57
52	10.38	17.27	23.43
53	10.86	18.08	24.67
54	11.41	18.88	25.99
55	11.97	19.77	27.47
56	12.58	20.75	29.03
57	13.28	21.90	30.71
58	14.01	23.20	32.44
59	14.78	24.62	34.24
60	15.59	26.16	36.16
61	16.54	27.86	38.35
62	17.39	29.82	40.94
63	17.96	31.83	43.76
64	18.62	33.93	46.75
65	19.37	35.34	50.09
66	20.23	36.99	54.06
67	21.22	38.89	58.31
68	22.29	40.92	61.34
69	23.42	42.93	64.43
70	24.55	44.90	67.38
71	25.62	46.43	69.68
72	26.63	47.71	71.60
73	27.74	49.05	73.61
73 74	29.22	51.32	77.01
7 -1 75	31.02	54.38	81.60
75 76	33.87	60.03	90.09
70 77	36.73	65.53	98.33
7 <i>7</i> 78	39.57	71.79	107.72
78 79	42.45	71.7 <i>9</i> 78.25	117.42
80	42.45 48.46	78.23 84.99	127.55
81	52.33	91.75	137.67
82	52.55 56.17	98.50	147.82
82 83		98.50 105.25	147.82 157.94
83 84	60.01	112.00	
04	63.87	112.00	168.07

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Rates on Policies Issued On or After November 1, 2000 Base + Compound Automatic Increase Benefit Rider Form 99505 Series Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	4.76	7.83	10.47
30-34	6.27	10.35	13.78
35-39	8.14	13.46	17.87
40	9.17	15.15	20.18
41	9.60	15.81	21.08
42	10.03	16.55	22.02
43	10.60	17.49	23.30
44	11.18	18.46	24.56
45	11.75	19.39	25.84
46	12.34	20.39	27.16
47	13.12	21.68	28.87
48	13.59	22.47	29.98
49	14.09	23.24	31.10
50	14.57	24.04	32.18
51	15.07	24.83	33.33
52	15.53	25.62	34.44
53	16.12	26.59	35.79
54	16.76	27.60	37.20
55	17.42	28.68	38.72
56	18.15	29.85	40.37
57	18.93	31.21	42.19
58	19.78	32.61	44.10
59	20.62	34.13	46.09
60	21.60	35.78	48.30
61	22.69	37.62	50.77
62	23.99	39.81	53.71
63	25.38	42.19	56.86
64	26.89	44.72	60.21
65	28.58	47.53	63.99
66	30.56	50.90	68.43
67	32.29	54.87	73.69
68	33.20	59.43	79.73
69	34.25	64.45	86.38
70	35.36	66.42	93.79
71	36.56	67.68	101.41
72	37.81	68.52	102.81
73	39.19	69.54	104.20
74	40.77	71.40	107.04
75	43.13	73.88	110.78
76	46.25	78.72	118.06
77	49.35	83.56	124.96
78	52.41	87.85	131.92
79	55.52	93.68	140.65
80	61.52	101.06	151.76
81	66.03	108.47	162.85
82	70.53	115.85	173.96
83	75.03	123.26	185.09
84	79.54	130.65	196.19

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Rates on Policies Issued On or After November 1, 2000 Base + Compound Automatic Increase Benefit Rider Form 99505 Series Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	4.29	7.04	9.66
30-34	5.64	9.33	12.78
35-39	7.30	12.10	16.54
40	8.23	13.65	18.66
41	8.61	14.27	19.49
42	9.00	14.92	20.38
43	9.50	15.74	21.56
44	10.04	16.64	22.74
45	10.57	17.49	23.89
46	11.09	18.37	25.10
47	11.78	19.50	26.68
48	12.20	20.21	27.72
49	12.64	20.96	28.76
50	13.10	21.67	29.77
51	13.55	22.40	30.82
52	13.96	23.09	31.84
53	14.49	23.94	33.12
54	15.07	24.85	34.40
55	15.67	25.84	35.80
56	16.31	26.90	37.33
57	17.02	28.09	39.02
58	17.74	29.39	40.77
59	18.55	30.75	42.62
60	19.42	32.21	44.68
61	20.39	33.89	46.97
62	21.57	35.88	49.65
63	22.83	38.01	52.58
64	24.15	40.31	55.69
65	25.67	42.83	59.17
66	27.47	45.85	63.27
67	28.28	49.45	68.16
68	29.12	53.54	73.73
69	29.96	55.63	79.88
70	30.86	57.09	85.57
71	31.65	58.03	87.09
72	32.39	58.73	88.02
73	33.20	59.48	89.18
73 74	34.46	61.05	91.58
75 75	35.97	63.24	94.87
76	38.51	67.63	101.56
77 77	41.12	72.09	108.24
78	43.71	76.57	114.94
79	46.35	81.54	122.38
80	52.42	87.97	132.04
81	56.27	94.42	141.69
82	60.11	100.85	151.36
83	63.92	107.29	161.02
84	67.77	113.72	170.69
U -1	07.77	113.72	170.03

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Rates on Policies Issued On or After November 1, 2000 Long Term Care Insurance Policy Form 97045PA.1 Series Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	1.01	2.70	3.77
30-34	1.34	3.57	4.95
35-39	1.73	4.93	6.41
40	1.95	5.55	7.25
41	2.05	5.80	7.57
42	2.13	6.05	7.89
43	2.25	6.40	8.35
44	2.37	6.75	8.80
45	2.50	7.10	9.25
46	2.62	7.44	9.74
47	2.79	7.93	10.35
48	2.93	8.30	10.87
49	3.07	8.67	11.37
50	3.21	9.07	11.86
51	3.35	9.45	12.38
52	3.50	9.82	12.88
53	3.67	10.29	13.58
54	3.84	10.78	14.32
55	4.01	11.33	15.14
56	4.23	11.97	16.03
57	4.49	12.69	17.02
58	4.78	13.25	18.07
59	5.10	13.82	19.17
60	5.47	14.48	20.42
61	5.87	15.19	21.82
62	6.32	15.19	23.47
63	6.77	16.80	25.16
64	7.22	17.71	26.57
65	7.73		
66	8.37	18.81 20.11	28.23
67	9.21	21.57	30.17 32.36
68	10.22	23.14	34.72
69	11.37	24.79	34.72 37.20
70		26.43	39.67
70 71	12.69 14.17	26.45 27.85	41.78
71 72	15.86	29.00	43.51
72 73	17.03	30.39	45.59
73 74	18.48	32.56	45.59 48.85
74 75		35.95	
75 76	20.16 22.59	41.79	53.93 62.68
70 77	24.88	47.69	71.52
7 <i>7</i> 78	27.52	53.55	80.32
78 79			89.21
79 80	30.06 34.35	59.48 65.49	98.26
80 81	34.35 37.52	65.49 71.54	98.26 107.29
82	40.68	71.54 77.55	116.34
82 83	43.84	77.55 83.59	116.34
84	43.84 47.01		134.42
04	47.01	89.61	154.42

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Rates on Policies Issued On or After November 1, 2000 Long Term Care Insurance Policy Form 97045PA.1 Series Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	0.91	2.30	3.46
30-34	1.21	3.08	4.58
35-39	1.56	4.32	5.94
40	1.75	5.00	6.72
41	1.84	5.24	7.02
42	1.91	5.45	7.32
43	2.02	5.76	7.74
44	2.13	6.08	8.16
45	2.25	6.40	8.60
46	2.36	6.72	9.01
47	2.51	7.14	9.58
48	2.63	7.45	10.05
49	2.76	7.79	10.52
50	2.89	8.11	10.97
51	3.03	8.47	11.46
52	3.15	8.84	11.92
53	3.29	9.23	12.57
54	3.44	9.61	13.25
55	3.61	10.03	13.97
56	3.80	10.45	14.82
57	4.02	10.88	15.75
58	4.29	11.31	16.73
59	4.59	11.81	17.69
60	4.92	12.37	18.53
61	5.27	12.98	19.43
62	5.68	13.60	20.40
63	6.08	14.30	21.46
64	6.49	15.10	22.66
65	6.95	16.04	24.07
66	7.53	17.12	25.70
67	8.28	18.34	27.49
68	9.19	19.63	29.46
69	10.22	21.02	31.54
70	11.40	22.47	33.72
71	12.19	23.75	35.58
72	13.02	24.83	37.27
73	14.05	26.13	39.21
74	15.25	28.39	42.54
75	16.78	31.71	47.58
76	19.19	36.60	54.92
77	21.53	41.50	62.26
78	23.82	46.41	69.63
79	26.26	51.42	77.15
80	30.88	56.63	84.96
81	33.73	61.84	92.79
82	36.56	67.05	100.61
83	39.40	72.26	108.42
84	42.26	77.48	116.24

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Rates on Policies Issued On or After November 1, 2000 Base + Simple Automatic Increase Benefit Rider Form 99504 Series Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	2.87	4.72	6.37
30-34	3.79	6.23	8.37
35-39	4.92	8.08	10.84
40	5.54	9.12	12.24
41	5.80	9.52	12.77
42	6.05	9.92	13.33
43	6.38	10.50	14.11
44	6.73	11.10	14.89
45	7.10	11.67	15.67
46	7.43	12.23	16.45
47	7.93	13.03	17.49
48	8.30	13.68	18.31
49	8.67	14.32	19.12
50	9.05	15.00	19.93
51	9.41	15.67	20.73
52	9.82	16.29	21.54
53	10.29	17.08	22.69
54	10.78	17.83	23.92
55	11.33	18.65	25.26
56	11.92	19.59	26.70
57	12.58	20.68	28.25
58	13.26	21.90	29.84
59	13.96	23.23	31.48
60	14.76	24.69	33.28
61	15.66	26.30	35.29
62	16.73	28.12	37.67
63	17.51	30.04	40.24
64	18.14	32.01	42.99
65	18.88	34.21	46.07
66	19.74	36.59	49.70
67	20.65	38.49	54.07
68	21.67	40.51	59.12
69	22.79	42.58	63.80
70	23.98	44.50	66.78
71	25.23	46.13	69.21
72	26.52	47.42	71.15
73	27.93	48.90	73.37
74	29.50	51.11	76.68
75	31.59	54.07	81.13
76	34.31	59.37	89.07
77	37.02	64.65	96.99
78	39.74	69.91	104.87
79	42.46	76.08	114.14
80	47.46	82.63	124.01
81	51.23	89.21	133.83
82	54.99	95.75	143.69
83	58.76	102.34	153.56
84	62.53	108.90	163.40

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Rates on Policies Issued On or After November 1, 2000 Base + Simple Automatic Increase Benefit Rider Form 99504 Series Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
	Benefit Period	Benefit Period	Benefit Period
<u>Age</u>			
18-29	2.57	4.24	5.86
30-34	3.39	5.62	7.75
35-39	4.39	7.30	10.03
40	4.97	8.22	11.33
41	5.20	8.61	11.84
42	5.42	8.97	12.37
43	5.75	9.47	13.06
44	6.06	9.99	13.78
45	6.38	10.52	14.48
46	6.70	11.03	15.21
47	7.12	11.73	16.18
48	7.42	12.35	16.93
49	7.77	12.92	17.68
50	8.16	13.51	18.43
51	8.52	14.11	19.20
52	8.83	14.69	19.93
53	9.24	15.38	20.98
54	9.70	16.06	22.10
55	10.18	16.81	23.36
56	10.70	17.65	24.69
57	11.29	18.63	26.12
58	11.92	19.73	27.59
59	12.57	20.94	29.12
60	13.26	22.25	30.75
61	14.07	23.69	32.62
62	14.79	25.36	34.82
63	15.27	27.07	37.22
64	15.84	28.86	39.76
65	16.47	30.06	42.60
66	17.20	31.46	45.98
67	18.05	33.07	49.59
68	18.96	34.80	52.17
69	19.92	36.51	54.80
70	20.88	38.19	57.30
70 71	21.79	39.49	59.26
71 72			
	22.65	40.58	60.89
73 74	23.59	41.72	62.60
74 75	24.85	43.65	65.49
75 76	26.38	46.25	69.40
76 	28.81	51.05	76.62
77	31.24	55.73	83.63
78	33.65	61.06	91.61
79	36.10	66.55	99.86
80	41.21	72.28	108.48
81	44.50	78.03	117.08
82	47.77	83.77	125.72
83	51.04	89.51	134.32
84	54.32	95.25	142.94

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Rates on Policies Issued On or After November 1, 2000 Base + Compound Automatic Increase Benefit Rider Form 99505 Series Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
Age	Benefit Period	Benefit Period	Benefit Period
18-29	4.05	6.66	8.90
30-34	5.33	8.80	11.72
35-39	6.92	11.45	15.20
40	7.80	12.88	17.16
41	8.16	13.45	17.93
42	8.53	14.08	18.73
43	9.01	14.87	19.82
44	9.51	15.70	20.89
45	9.99	16.49	21.98
46	10.49	17.34	23.10
47	11.16	18.44	24.55
48	11.56	19.11	25.50
49	11.98	19.76	26.45
50	12.39	20.45	27.37
51	12.82	21.12	28.35
52	13.21	21.79	29.29
53	13.71	22.61	30.44
54	14.25	23.47	31.64
55	14.82	24.39	32.93
56	15.44	25.39	34.33
57	16.10	26.54	35.88
58	16.82	27.73	37.51
59	17.54	29.03	39.20
60	18.37	30.43	41.08
61	19.30	31.99	43.18
62	20.40	33.86	45.68
63	21.58	35.88	48.36
64	22.87	38.03	51.21
65	24.31	40.42	54.42
66	25.99	43.29	58.20
67	27.46	46.67	62.67
68	28.24	50.54	67.81
69	29.13	54.81	73.46
70	30.07	56.49	79.77
71	31.09	57.56	86.25
72	32.16	58.27	87.44
73	33.33	59.14	88.62
74	34.67	60.72	91.03
75	36.68	62.83	94.21
76	39.33	66.95	100.41
77	41.97	71.07	106.27
78	44.57	74.71	112.19
79	47.22	79.67	119.62
80	52.32	85.95	129.07
81	56.16	92.25	138.50
82	59.98	98.53	147.95
83	63.81	104.83	157.41
84	67.65	111.11	166.85

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Rates on Policies Issued On or After November 1, 2000 Base + Compound Automatic Increase Benefit Rider Form 99505 Series Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	3.65	5.99	8.22
30-34	4.80	7.93	10.87
35-39	6.21	10.29	14.07
40	7.00	11.61	15.87
41	7.32	12.14	16.58
42	7.65	12.69	17.33
43	8.08	13.39	18.34
44	8.54	14.15	19.34
45	8.99	14.87	20.32
46	9.43	15.62	21.35
47	10.02	16.58	22.69
48	10.38	17.19	23.57
49	10.75	17.83	24.46
50	11.14	18.43	25.32
51	11.52	19.05	26.21
52	11.87	19.64	27.08
53	12.32	20.36	28.17
54	12.82	21.13	29.26
55	13.33	21.98	30.45
56	13.87	22.88	31.75
57	14.47	23.89	33.19
58	15.09	25.00	34.67
59	15.78	26.15	36.25
60	16.52	27.39	38.00
61	17.34	28.82	39.95
62	18.34	30.51	42.23
63	19.42	32.33	44.72
64	20.54	34.28	47.36
65	21.83	36.43	50.32
66	23.36	38.99	53.81
67	24.05	42.06	57.97
68	24.77	45.53	62.70
69	25.48	47.31	67.94
70	26.25	48.55	72.77
71	26.92	49.35	74.07
72	27.55	49.95	74.86
73	28.24	50.59	75.84
74	29.31	51.92	77.89
75	30.59	53.78	80.68
76	32.75	57.52	86.37
77	34.97	61.31	92.05
78	37.17	65.12	97.75
79	39.42	69.35	104.08
80	44.58	74.82	112.30
81	47.86	80.30	120.50
82	51.12	85.77	128.73
83	54.36	91.25	136.94
84	57.64	96.72	145.17

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Proposed Rates (Year 1) on Policies Issued Prior to November 1, 2000 Long Term Care Insurance Policy Form 97045PA.1 Series Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
Age	Benefit Period	Benefit Period	Benefit Period
18-29	1.08	3.18	4.78
30-34	1.43	4.19	6.29
35-3 9	1.85	5.97	8.94
40	2.09	7.37	10.71
41	2.19	7.71	11.20
42	2.29	8.05	11.63
43	2.42	8.44	12.35
44	2.55	8.72	13.01
45	2.68	9.06	13.59
46	2.82	9.45	14.16
47	2.99	9.85	14.75
48	3.14	10.26	15.38
49	3.27	10.70	16.05
50	3.42	11.17	16.74
51	3.54	11.66	17.47
52	3.69	12.16	18.21
53	3.86	12.68	19.01
54	4.05	13.24	19.83
55	4.22	13.82	20.70
56	4.43	14.38	21.56
57	4.69	14.96	22.43
58	5.00	15.58	23.35
59	5.35	16.25	24.37
60	5.72	17.03	25.54
61	6.12	17.88	26.78
62	6.59	18.76	28.12
63	7.06	19.72	29.57
64	7.56	20.83	31.25
65	8.11	22.13	33.19
66	8.76	23.65	35.48
67	9.58	25.35	38.06
68	10.52	27.22	40.84
69	11.57	29.15	43.68
70	12.75	31.08	46.63
71	14.12	32.74	49.12
72	15.70	34.14	51.15
73	17.73	35.73	53.60
74	19.22	38.28	57.43
75	20.20	42.26	63.39
76	22.39	49.19	73.78
77	24.40	56.07	84.08
78	27.49	62.95	94.41
79	30.59	69.92	104.86
80	33.68	77.02	115.51
81	36.80	84.07	126.14
82	39.90	91.18	136.77
83	42.99	98.24	147.38
84	42.99 46.09	105.36	158.03
U -1	40.03	103.30	130.03
	ZZ 11E30	ZZ 31E30	ZZ 51E30

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table E30 - Pennsylvania

Proposed Rates (Year 1) on Policies Issued Prior to November 1, 2000 Long Term Care Insurance Policy Form 97045PA.1 Series Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	0.98	2.77	4.12
30-34	1.29	3.61	5.43
35-39	1.67	5.09	7.62
40	1.87	6.28	9.40
41	1.96	6.66	9.99
42	2.05	6.96	10.42
43	2.17	7.20	10.79
44	2.29	7.44	11.15
45	2.40	7.74	11.60
46	2.53	8.07	12.09
47	2.68	8.42	12.62
48	2.81	8.77	13.15
49	2.93	9.16	13.72
50	3.06	9.55	14.31
51	3.19	9.96	14.94
52	3.31	10.40	15.58
53	3.46	10.85	16.25
54	3.62	11.31	16.96
55	3.78	11.80	17.69
56	3.98	12.29	18.42
57	4.22	12.80	19.17
58	4.50	13.30	19.95
59	4.80	13.88	20.81
60	5.13	14.55	21.80
61	5.50	15.23	22.86
62	5.92	16.00	23.99
63	6.35	16.82	25.23
64	6.79	17.76	26.66
65	7.29	18.86	28.30
66	7.88	20.14	30.19
67	8.61	21.56	32.32
68	9.45	23.08	34.64
69	10.40	24.72	37.09
70	11.47	26.42	39.64
71	12.70	27.92	41.84
72	14.11	29.19	43.81
73	15.94	30.72	46.04
74	17.27	33.38	50.02
75	18.15	37.27	55.93
76	20.12	43.03	64.57
77	21.92	48.85	73.18
78	24.71	54.63	81.85
79	27.49	60.42	90.68
80	30.28	66.56	99.85
81	33.07	72.68	109.06
82	35.86	78.82	118.25
83	38.64	84.94	127.43
84	41.43	91.06	136.63
	0	300	
	ZZ 21E30	ZZ 41E30	ZZ 61E30

Modes Other Than Annual Semiannual Mode: 51% of Annual

Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Proposed Rates (Year 1) on Policies Issued Prior to November 1, 2000 Base + Simple Automatic Increase Benefit Rider Form 99504 Series Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	4.12	6.57	8.76
30-34	5.43	8.67	11.48
35-39	7.07	11.24	14.91
40	7.97	12.73	16.83
41	8.36	13.24	17.60
42	8.71	13.86	18.34
43	9.24	14.66	19.42
44	9.67	15.44	20.47
45	10.23	16.30	21.53
46	10.77	17.04	22.62
47	11.40	18.14	24.04
48	12.01	19.14	25.28
49	12.54	20.15	26.54
50	13.09	21.15	27.80
51	13.61	22.18	29.08
52	14.21	23.21	30.37
53	14.91	24.29	32.10
54	15.69	25.44	33.91
55	16.38	26.54	35.63
56	16.89	27.80	37.65
57	17.33	29.34	39.84
58	17.76	31.05	42.00
59	18.22	32.84	44.25
60	18.76	34.81	46.66
61	19.33	35.82	49.41
62	19.94	36.92	52.70
63	20.59	38.10	56.32
64	21.34	39.49	59.17
65	22.21	41.09	61.57
66	23.22	43.02	64.47
67	24.29	45.25	67.80
68	25.48	47.62	71.38
69	26.80	50.06	75.00
70	28.15	52.38	78.49
71	29.67	54.22	81.35
72	31.18	55.81	83.62
73	32.80	57.48	86.23
74	34.69	60.15	90.24
75	37.14	63.64	95.45
76	40.33	69.86	104.80
77	43.52	76.07	114.11
78	46.73	82.26	123.40
79	49.93	89.53	134.30
80	54.24	97.27	145.88
81	58.56	104.97	157.47
82	62.87	112.71	169.10
83	67.17	120.43	180.64
84	71.47	128.16	192.22
U -1	/ 1.7/	120.10	132.22
	ZS11E30	ZS31E30	ZS51E30

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Proposed Rates (Year 1) on Policies Issued Prior to November 1, 2000 Base + Simple Automatic Increase Benefit Rider Form 99504 Series Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
Age	Benefit Period	Benefit Period	Benefit Period
18-29	3.72	5.98	8.09
30-34	4.91	7.81	10.63
35-39	6.40	10.12	13.78
40	7.18	11.47	15.55
41	7.49	11.96	16.21
42	7.83	12.49	16.98
43	8.30	13.23	17.93
44	8.78	13.96	18.97
45	9.18	14.70	19.96
46	9.65	15.37	20.90
47	10.26	16.34	22.20
48	10.77	17.28	23.41
49	11.26	18.17	24.56
50	11.80	19.11	25.75
51	12.32	20.01	26.94
52	12.80	20.89	28.06
53	13.43	21.88	29.72
54	14.02	22.88	31.36
55	14.40	23.86	32.96
56	14.79	25.03	34.79
57	15.15	26.43	36.79
58	15.51	27.99	38.86
59	15.93	29.18	40.89
60	16.39	29.97	43.15
61	16.87	30.84	45.70
62	17.39	31.75	47.62
63	17.96	32.78	49.14
64	18.62	33.95	50.90
65	19.38	35.33	52.96
66	20.24	36.99	55.44
67	21.22	38.89	58.30
68	22.30	40.90	61.32
69	23.42	42.92	64.42
70	24.54	44.88	67.37
70 71	25.62	46.47	69.65
71 72	26.64	47.69	71.56
73	27.72	49.11	73.59
73 74	29.24	51.30	76.98
7 4 75	31.03	54.35	81.55
75 76	33.88	60.00	90.03
70 77	36.73	65.58	98.27
77 78	39.57	71.75	107.65
79	42.46	78.21	117.35
80	46.13	84.97	127.45
80 81	49.78	91.72	137.56
82	53.45	98.47	147.67
83	57.11	105.22	157.80
84	60.77	111.97	167.92
J-1	00.77	111.57	107.52
	ZS21E30	ZS41E30	ZS61E30

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table E30 - Pennsylvania

Proposed Rates (Year 1) on Policies Issued Prior to November 1, 2000 Base + Compound Automatic Increase Benefit Rider Form 99505 Series Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	5.88	9.21	11.96
30-34	7.77	12.14	15.78
35-39	10.09	15.71	20.50
40	11.37	17.75	23.09
41	11.89	18.55	24.12
42	12.42	19.39	25.19
43	13.09	20.50	26.64
44	13.82	21.59	28.10
45	14.57	22.74	29.58
46	15.32	23.83	31.08
47	16.20	25.34	32.97
48	16.77	26.31	34.47
49	17.30	27.30	35.95
50	17.82	28.35	37.49
51	18.31	29.39	38.98
52	18.90	30.37	40.47
53	19.60	31.56	42.21
54	20.38	32.83	43.90
55	21.10	34.09	45.68
56	21.94	35.46	47.64
57	22.90	37.11	49.81
58	23.95	38.78	52.12
59	25.10	40.59	54.42
60	26.26	42.55	57.02
61	27.62	44.72	59.91
62	29.23	47.38	63.43
63	29.96	50.25	67.19
64	30.33	53.37	71.26
65	30.83	56.88	75.84
66	31.49	59.22	81.07
67	32.29	60.91	87.22
68	33.20	62.80	94.02
69	34.25	64.67	96.94
70	35.36	66.41	99.50
71	36.56	67.66	101.38
72	37.81	68.50	102.76
73	39.16	69.52	104.29
74	40.75	71.31	106.98
75	43.11	73.81	110.72
76	46.23	78.65	117.98
70 77	49.34	83.50	125.26
77 78	52.47	83.90 87.91	131.88
78 79	55.52	93.75	140.63
80	59.88	101.16	151.73
81	64.29	108.53	162.83
81 82	64.29 68.65	108.53	
			173.91
83 84	73.03	123.35	185.02
84	77.44	130.74	196.13
	ZC11E30	ZC31E30	ZC51E30

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table E30 - Pennsylvania

Proposed Rates (Year 1) on Policies Issued Prior to November 1, 2000 Base + Compound Automatic Increase Benefit Rider Form 99505 Series Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	5.35	8.34	11.09
30-34	7.04	10.91	14.57
35-39	9.10	14.15	18.91
40	10.22	16.00	21.35
41	10.64	16.66	22.25
42	11.13	17.46	23.30
43	11.80	18.47	24.67
44	12.45	19.46	26.00
45	13.06	20.50	27.38
46	13.73	21.48	28.70
47	14.59	22.83	30.49
48	15.06	23.74	31.89
49	15.55	24.68	33.28
50	16.06	25.54	34.66
51	16.51	26.43	36.04
52	16.98	27.29	37.38
53	17.61	28.48	39.00
54	18.28	29.54	40.64
55	18.97	30.70	42.21
56	19.74	31.98	44.04
57	20.62	33.46	46.03
58	21.57	35.03	48.22
59	22.51	36.58	50.34
60	23.58	38.33	52.74
61	24.81	40.33	55.47
62	25.98	42.63	58.60
63	26.19	45.28	62.16
64	26.51	48.12	65.91
65	26.94	49.84	70.15
66	27.54	50.97	74.94
67	28.28	52.42	78.58
68	29.12	54.01	80.96
69	29.95	55.61	83.35
70	30.86	57.07	85.55
71	31.67	58.09	87.06
72	32.36	58.70	88.10
73	33.19	59.42	89.14
74	34.41	61.00	91.54
75	35.93	63.21	94.84
76	38.52	67.68	101.56
77	41.12	72.14	108.10
78	43.72	76.43	114.82
79	46.36	81.50	122.28
80	50.00	87.93	131.90
81	53.64	94.36	141.58
82	57.31	100.78	151.23
83	60.95	107.21	160.88
84	64.62	113.65	170.53
	- · · · -		
	ZC21E30	ZC41E30	ZC61E30

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Proposed Rates (Year 1) on Policies Issued Prior to November 1, 2000 Long Term Care Insurance Policy Form 97045PA.1 Series Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	0.92	2.70	4.07
30-34	1.22	3.56	5.35
35-39	1.57	5.08	7.60
40	1.78	6.27	9.11
41	1.86	6.56	9.53
42	1.95	6.85	9.89
43	2.06	7.18	10.50
44	2.17	7.42	11.06
45	2.28	7.71	11.56
46	2.40	8.04	12.04
47	2.54	8.38	12.54
48	2.67	8.73	13.08
49	2.78	9.10	13.65
50	2.91	9.50	14.24
51	3.01	9.92	14.86
52	3.14	10.34	15.49
53	3.28	10.78	16.17
54	3.44	11.26	16.86
55	3.59	11.75	17.60
56	3.77	12.23	18.34
57	3.99	12.72	19.08
58	4.25	13.25	19.86
59	4.55	13.82	20.73
60	4.86	14.48	21.72
61	5.20	15.21	22.78
62	5.60	15.95	23.92
63	6.00	16.77	25.15
64	6.43	17.72	26.58
65	6.90	18.82	28.23
66	7.45	20.11	30.17
67	8.15	21.56	32.37
68	8.95	23.15	34.73
69	9.84	24.79	37.15
70	10.84	26.43	39.66
71	12.01	27.84	41.77
72	13.35	29.03	43.50
73	15.08	30.39	45.59
74	16.35	32.56	48.84
75	17.18	35.94	53.91
76	19.04	41.83	62.75
77	20.75	47.69	71.51
78	23.38	53.54	80.29
79	26.02	59.46	89.18
80	28.64	65.50	98.24
81	31.30	71.50	107.28
82	33.93	71.50 77.55	116.32
82 83	36.56	83.55	125.34
83 84	39.20	83.55 89.61	125.34 134.40
04	33.20	03.01	154.40
	ZZ 12E30	ZZ 32E30	ZZ 52E30

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Rate Table E30 - Pennsylvania

Proposed Rates (Year 1) on Policies Issued Prior to November 1, 2000 Long Term Care Insurance Policy Form 97045PA.1 Series Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	0.83	2.36	3.50
30-34	1.10	3.07	4.62
35-39	1.42	4.33	6.48
40	1.59	5.34	7.99
41	1.67	5.66	8.50
42	1.74	5.92	8.86
43	1.85	6.12	9.18
44	1.95	6.33	9.48
45	2.04	6.58	9.87
46	2.15	6.86	10.28
47	2.28	7.16	10.73
48	2.39	7.46	11.18
49	2.49	7.79	11.67
50	2.60	8.12	12.17
51	2.71	8.47	12.71
52	2.82	8.84	13.25
53	2.94	9.23	13.82
54	3.08	9.62	14.42
55	3.21	10.04	15.04
56	3.38	10.45	15.67
57	3.59	10.89	16.30
58	3.83	11.31	16.97
59	4.08	11.80	17.70
60	4.36	12.37	18.54
61	4.68	12.95	19.44
62	5.03	13.61	20.40
63	5.40	14.30	21.46
64	5.77	15.10	22.67
65	6.20	16.04	24.07
66	6.70	17.13	25.68
67	7.32	18.34	27.49
68	8.04	19.63	29.46
69	8.84	21.02	31.54
70	9.75	22.47	33.71
71	10.80	23.75	35.58
72	12.00	24.83	37.26
73	13.56	26.13	39.16
74	14.69	28.39	42.54
75	15.44	31.70	47.57
76	17.11	36.60	54.91
77	18.64	41.55	62.24
78	21.02	46.46	69.61
79	23.38	51.39	77.12
80	25.75	56.61	84.92
81	28.12	61.81	92.75
82	30.50	67.03	100.57
83	32.86	72.24	108.38
84	35.23	77.44	116.20
	ZZ 22E30	ZZ 42E30	ZZ 62E30

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Proposed Rates (Year 1) on Policies Issued Prior to November 1, 2000 Base + Simple Automatic Increase Benefit Rider Form 99504 Series Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	3.50	5.59	7.45
30-34	4.62	7.37	9.76
35-39	6.01	9.56	12.68
40	6.78	10.83	14.31
41	7.11	11.26	14.97
41	7.11	11.79	15.60
43	7.86	12.47	16.52
43 44	8.22	13.13	17.41
45	8.70	13.13	18.31
46	9.16	14.49	19.24
40 47	9.70	15.43	20.45
48		16.28	21.50
48 49	10.21 10.66	17.14	
49 50	11.13		22.57
		17.99	23.64
51 52	11.57	18.86	24.73
52 52	12.09	19.74	25.83
53	12.68	20.66	27.30
54	13.34	21.64	28.84
55 56	13.93	22.57	30.30
56 57	14.36	23.64	32.02
57 50	14.74	24.95	33.88
58	15.10	26.41	35.72
59	15.50	27.93	37.63
60	15.95	29.60	39.68
61	16.44	30.46	42.02
62	16.96	31.40	44.82
63	17.51	32.40	47.90
64	18.15	33.58	50.32
65	18.89	34.95	52.36
66	19.75	36.59	54.83
67	20.66	38.48	57.66
68	21.67	40.50	60.71
69	22.79	42.57	63.79
70	23.94	44.55	66.75
71	25.23	46.11	69.19
72	26.52	47.46	71.12
73	27.90	48.88	73.34
74 	29.50	51.16	76.75
75 7.6	31.59	54.12	81.18
76 	34.30	59.41	89.13
77	37.01	64.70	97.05
78	39.74	69.96	104.95
79	42.46	76.14	114.22
80	46.13	82.72	124.07
81	49.80	89.27	133.92
82	53.47	95.86	143.81
83	57.13	102.42	153.63
84	60.78	109.00	163.48
	ZS12E30	ZS32E30	ZS52E30

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Proposed Rates (Year 1) on Policies Issued Prior to November 1, 2000 Base + Simple Automatic Increase Benefit Rider Form 99504 Series Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	3.16	5.09	6.88
30-34	4.18	6.64	9.04
35-39	5.44	8.61	11.72
40	6.11	9.75	13.22
41	6.37	10.17	13.79
42	6.66	10.62	14.44
43	7.06	11.25	15.25
44	7.47	11.87	16.13
45	7.81	12.50	16.98
46	8.21	13.07	17.77
47	8.73	13.90	18.88
48	9.16	14.70	19.91
49	9.58	15.45	20.89
50	10.04	16.25	21.90
51	10.48	17.02	22.91
52	10.89	17.77	23.86
53	11.42	18.61	25.28
54	11.92	19.46	26.67
55	12.25	20.29	28.03
56	12.58	21.29	29.59
57	12.88	22.48	31.29
58	13.19	23.80	33.05
59	13.55	24.82	34.78
60	13.94	25.49	36.70
61	14.35	26.23	38.87
62	14.79	27.00	40.50
63	15.27	27.88	41.79
64	15.84	28.87	43.29
65	16.48	30.05	45.04
66	17.21	31.46	47.15
67	18.05	33.07	49.58
68	18.97	34.78	52.15
69	19.92	36.50	54.79
70	20.87	38.17	57.30
71	21.79	39.52	59.24
72	22.66	40.56	60.86
73	23.57	41.77	62.59
74	24.87	43.63	65.47
75	26.39	46.22	69.36
76	28.81	51.03	76.57
77	31.24	55.77	83.58
78	33.65	61.02	91.55
79	36.11	66.52	99.80
80	39.23	72.26	108.39
81	42.34	78.00	116.99
82	45.46	83.75	125.59
83	48.57	89.49	134.20
84	51.68	95.23	142.81
	ZS22E30	ZS42E30	ZS62E30

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Proposed Rates (Year 1) on Policies Issued Prior to November 1, 2000

Base + Compound Automatic Increase Benefit Rider Form 99505 Series

Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	5.00	7.83	10.17
30-34	6.61	10.32	13.42
35-39	8.58	13.36	17.43
40	9.67	15.10	19.64
41	10.11	15.78	20.51
42	10.56	16.49	21.42
43	11.13	17.43	22.66
44	11.75	18.36	23.90
45	12.39	19.34	25.16
46	13.03	20.27	26.43
47	13.78	21.55	28.04
48	14.26	22.38	29.32
49	14.71	23.22	30.57
50	15.16	24.11	31.88
51	15.57	25.00	33.15
52	16.07	25.83	34.42
53	16.67	26.84	35.90
54	17.33	27.92	37.34
55	17.94	28.99	38.85
56	18.66	30.16	40.52
57	19.48	31.56	42.36
58	20.37	32.98	44.33
59	21.35	34.52	46.28
60	22.33	36.19	48.49
61	23.49	38.03	50.95
62	24.86	40.30	53.95
63	25.48	42.74	57.14
64	25.79	45.39	60.60
65	26.22	48.37	64.50
66	26.78	50.36	68.95
67	27.46	51.80	74.18
68	28.24	53.41	79.96
69	29.13	55.00	82.44
70	30.07	56.48	84.62
71	31.09	57.54	86.22
72	32.16	58.26	87.39
73	33.30	59.12	88.70
74	34.66	60.65	90.98
75	36.66	62.77	94.16
76	39.32	66.89	100.34
77	41.96	71.01	106.53
78	44.62	74.76	112.16
79	47.22	79.73	119.60
80	50.93	86.03	129.04
81	54.68	92.30	138.48
82	58.38	98.61	147.90
83	62.11	104.91	157.35
84	65.86	111.19	166.80
U -1	05.00	111.13	100.00
	ZC12E30	ZC32E30	ZC52E30

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Proposed Rates (Year 1) on Policies Issued Prior to November 1, 2000 Base + Compound Automatic Increase Benefit Rider Form 99505 Series Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	4.55	7.09	9.43
30-34	5.99	9.28	12.39
35-39	7.74	12.03	16.08
40	8.69	13.61	18.16
41	9.05	14.17	18.92
42	9.47	14.85	19.82
43	10.04	15.71	20.98
44	10.59	16.55	22.11
45	11.11	17.43	23.29
46	11.68	18.27	24.41
47	12.41	19.42	25.93
48	12.81	20.19	27.12
49	13.22	20.99	28.30
50	13.66	21.72	29.48
51	14.04	22.48	30.65
52	14.44	23.21	31.79
53	14.98	24.22	33.17
54	15.55	25.12	34.56
55	16.13	26.11	35.90
56	16.79	27.20	37.45
57	17.54	28.46	39.15
58	18.34	29.79	41.01
59	19.14	31.11	42.81
60	20.05	32.60	44.85
61	21.10	34.30	47.18
62	22.10	36.26	49.84
63	22.27	38.51	52.87
64	22.55	40.92	56.05
65	22.91	42.39	59.66
66	23.42	43.35	63.73
67	24.05	44.58	66.83
68	24.77	45.93	68.85
69	25.47	47.29	70.89
70	26.25	48.54	72.76
71	26.93	49.40	74.04
72	27.52	49.92	74.93
73	28.23	50.53	75.81
74	29.26	51.88	77.85
75	30.56	53.76	80.66
76	32.76	57.56	86.37
77	34.97	61.35	91.94
78	37.18	65.00	97.65
79	39.43	69.31	104.00
80	42.52	74.78	112.18
81	45.62	80.25	120.41
82	48.74	85.71	128.62
83	51.84	91.18	136.82
83 84	51.84 54.96	91.18	136.82
04	34.30	30.00	143.03
	ZC22E30	ZC42E30	ZC62E30

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Proposed Rates (Year 1) on Policies Issued On or After November 1, 2000 Long Term Care Insurance Policy Form 97045PA.1 Series Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

lecue	2 Voor	5 Year	Lifetime
Issue	2 Year		
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	1.19	3.17	4.79
30-34	1.57	4.20	6.29
35-39	2.04	5.98	8.94
40	2.29	7.37	11.05
41	2.41	7.82	11.73
42	2.50	8.17	12.24
43	2.65	8.44	12.66
44	2.79	8.73	13.08
45	2.94	9.06	13.60
46	3.08	9.45	14.17
47	3.28	9.86	14.77
48	3.45	10.28	15.40
49	3.61	10.72	16.07
50	3.78	11.19	16.74
51	3.94	11.67	17.49
52	4.11	12.17	18.23
53	4.31	12.69	19.03
54	4.51	13.25	19.84
55	4.72	13.83	20.72
56	4.97	14.40	21.58
57	5.28	14.97	22.44
58	5.62	15.58	23.37
59	6.00	16.25	24.39
60	6.43	17.03	25.56
61	6.90	17.86	26.82
62	7.43	18.75	28.15
63	7.96	19.75	29.58
64	8.49	20.82	31.24
65	9.09	22.12	33.19
66	9.84	23.64	35.48
67	10.83	25.36	38.05
68	12.02	27.21	40.83
69	13.37	29.15	43.74
70	14.92	31.08	46.64
71	16.66	32.75	49.13
72	18.65	34.10	51.16
73	20.03	35.73	53.60
74	21.73	38.29	57.44
75	23.71	42.27	63.41
76	26.56	49.14	73.70
77	29.25	56.08	84.10
78	32.36	62.97	94.44
79	35.34	69.94	104.89
80	40.39	77.01	115.54
81	44.12	84.12	126.15
82	47.83	91.19	136.79
83	51.55	98.29	147.42
84	55.28	105.36	158.06
	ZZ 11E31	ZZ 31E31	ZZ 51E31

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Proposed Rates (Year 1) on Policies Issued On or After November 1, 2000 Long Term Care Insurance Policy Form 97045PA.1 Series Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

	2.٧	F. Vana	Lifetime
Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	1.07	2.71	4.10
30-34	1.42	3.62	5.43
35-39	1.83	5.08	7.63
40	2.06	6.29	9.41
41	2.16	6.68	10.00
42	2.25	6.96	10.42
43	2.38	7.21	10.81
44	2.51	7.45	11.16
45	2.65	7.74	11.61
46	2.78	8.08	12.10
47	2.95	8.40	12.63
48	3.09	8.76	13.16
49	3.25	9.16	13.73
50	3.40	9.54	14.33
51	3.56	9.96	14.97
52	3.70	10.39	15.59
53	3.87	10.85	16.28
54	4.05	11.30	16.98
55	4.25	11.79	17.71
56	4.47	12.29	18.44
57	4.73	12.79	19.19
58	5.05	13.30	19.98
59	5.40	13.89	20.80
60	5.78	14.54	21.79
61	6.20	15.26	22.85
62	6.68	15.99	23.99
63	7.15	16.82	25.23
64	7.63	17.76	26.65
65	8.17	18.86	28.30
66	8.85	20.13	30.22
67	9.73	21.56	32.32
68	10.80	23.08	34.64
69	12.02	24.72	37.09
70	13.41	26.42	39.65
71	14.33	27.92	41.84
72	15.31	29.20	43.82
73	16.52	30.72	46.10
74	17.93	33.38	50.02
75	19.73	37.28	55.94
76	22.56	43.04	64.58
77	25.32	48.80	73.21
78	28.01	54.57	81.87
79	30.88	60.46	90.71
80	36.31	66.59	99.90
81	39.66	72.71	109.10
82	42.99	78.84	118.30
83	46.33	84.97	127.48
84	49.69	91.10	136.68
	ZZ 21E31	ZZ 41E31	ZZ 61E31

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Proposed Rates (Year 1) on Policies Issued On or After November 1, 2000

Base + Simple Automatic Increase Benefit Rider Form 99504 Series

Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	4.72	7.77	10.49
30-34	6.24	10.26	13.78
35-39	8.09	13.30	17.85
40	9.11	15.01	20.15
41	9.55	15.67	21.03
42	9.95	16.34	21.94
43	10.50	17.29	23.23
44	11.07	18.27	24.51
45	11.69	19.21	25.79
46	12.24	20.13	27.08
47	13.05	21.45	28.78
48	13.59	22.51	30.14
49	13.97	23.58	31.47
50	14.36	24.70	32.80
51	14.77	25.79	34.12
52	15.18	26.82	35.46
53	15.61	28.11	37.35
54	16.06	29.34	39.37
55	16.49	30.70	41.58
56	16.91	31.69	43.96
57	17.34	32.39	46.51
58	17.78	33.11	49.13
59	18.25	33.91	50.84
60	18.78	34.85	52.24
61	19.36	35.87	53.77
62	19.97	36.96	55.39
63	20.59	38.15	57.18
64	21.33	39.53	59.24
65	22.20	41.14	61.66
66	23.21	43.02	64.56
67	24.28	45.26	67.90
68	25.48	47.63	71.49
69	26.80	50.07	75.02
70	28.20	52.33	78.52
70 71	29.67	54.24	81.38
72	31.18	55.76	83.66
73	32.84	57.50	86.27
73 74	34.69	60.10	90.16
7 4 75	37.14	63.58	95.39
75 76	40.34	69.81	104.73
76 77	43.53	76.02	114.04
77 78	46.73	82.20	123.31
79 80	49.93	89.46	134.21
80	55.81	97.16	145.81
81	60.24	104.89	157.36
82	64.66	112.59	168.96
83	69.09	120.33	180.56
84	73.52	128.05	192.13
	ZS11E31	ZS31E31	ZS51E31

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Proposed Rates (Year 1) on Policies Issued On or After November 1, 2000 Base + Simple Automatic Increase Benefit Rider Form 99504 Series Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Lance	2.7	5 V	1.6.1
Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	4.23	6.99	9.65
30-34	5.59	9.25	12.75
35-39	7.22	12.01	16.51
40	8.18	13.54	18.65
41	8.57	14.17	19.49
42	8.92	14.77	20.36
43	9.46	15.60	21.50
44	9.97	16.45	22.68
45	10.50	17.32	23.84
46	11.03	18.16	25.03
47	11.55	19.31	26.63
48	11.87	20.33	27.87
49	12.21	21.27	29.11
50	12.56	22.25	30.34
51	12.92	23.23	31.60
52	13.28	24.18	32.80
53	13.67	25.31	34.54
54	14.04	26.03	36.39
55	14.42	26.69	38.46
56	14.80	27.30	40.64
57	15.16	27.91	41.84
58	15.53	28.54	42.77
59	15.95	29.21	43.79
60	16.40	30.01	44.99
61	16.89	30.89	46.28
62	17.39	31.80	47.67
63	17.96	32.82	49.21
64	18.62	33.93	50.96
65	19.37	35.34	53.03
66	20.23	36.99	55.52
67	21.22	38.89	58.31
68	22.29	40.92	61.34
69	23.42	42.93	64.43
70	24.55	44.90	67.38
71	25.62	46.43	69.68
72	26.63	47.71	71.60
73	27.74	49.05	73.61
74	29.22	51.32	77.01
75	31.02	54.38	81.60
76	33.87	60.03	90.09
77	36.73	65.53	98.33
78	39.57	71.79	107.72
79	42.45	78.25	117.42
80	48.46	84.99	127.55
81	52.33	91.75	137.67
82	56.17	98.50	147.82
83	60.01	105.25	157.94
84	63.87	112.00	168.07
	ZS21E31	ZS41E31	ZS61E31

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Proposed Rates (Year 1) on Policies Issued On or After November 1, 2000 Base + Compound Automatic Increase Benefit Rider Form 99505 Series Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

	2.4	5	
Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	6.66	10.96	14.66
30-34	8.78	14.49	19.29
35-39	11.40	18.84	25.02
40	12.84	21.21	28.25
41	13.44	22.13	29.51
42	14.04	23.17	30.83
43	14.84	24.49	32.62
44	15.65	25.84	34.38
45 46	16.45	27.15	36.18
46	17.28	28.55	38.02
47	18.37	30.35	40.42
48	19.03	31.46	41.97
49	19.73	32.54	43.54
50	20.40	33.66	45.05
51	21.10	34.76	46.66
52	21.74	35.87	48.22
53	22.57	37.23	50.11
54	23.46	38.64	52.08
55	24.39	40.15	54.21
56	25.41	41.79	56.52
57	26.50	43.69	59.07
58	27.69	45.65	61.74
59	28.87	47.78	64.53
60	29.41	50.09	67.62
61	29.55	52.67	71.08
62	29.74	55.73	75.19
63	29.99	56.39	79.60
64	30.37	57.03	84.29
65	30.87	57.96	86.87
66	31.54	59.29	88.86
67	32.29	61.00	91.41
68	33.20	62.88	94.24
69	34.25	64.77	97.07
70	35.36	66.42	99.66
71	36.56	67.68	101.41
72	37.81	68.52	102.81
73	39.19	69.54	104.20
74	40.77	71.40	107.04
75	43.13	73.88	110.78
76	46.25	78.72	118.06
77	49.35	83.56	124.96
78	52.41	87.85	131.92
79	55.52	93.68	140.65
80	61.52	101.06	151.76
81	66.03	108.47	162.85
82	70.53	115.85	173.96
83	75.03	123.26	185.09
84	79.54	130.65	196.19
	ZC11E31	ZC31E31	ZC51E31

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Proposed Rates (Year 1) on Policies Issued On or After November 1, 2000 Base + Compound Automatic Increase Benefit Rider Form 99505 Series Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

	2.4	- \	
Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	6.01	9.86	13.52
30-34	7.90	13.06	17.89
35-39	10.22	16.94	23.16
40	11.52	19.11	26.12
41	12.05	19.98	27.29
42	12.60	20.89	28.53
43	13.30	22.04	30.18
44	14.06	23.30	31.84
45 46	14.80	24.49	33.45
46	15.53	25.72	35.14
47	16.49	27.30	37.35
48	17.08	28.29	38.81
49	17.70	29.34	40.26
50	18.34	30.34	41.68
51	18.97	31.36	43.15
52	19.54	32.33	44.58
53	20.29	33.52	46.37
54	21.10	34.79	48.16
55	21.94	36.18	50.12
56	22.83	37.66	52.26
57	23.83	39.33	54.63
58	24.84	41.15	57.08
59	25.65	43.05	59.67
60	25.73	45.09	62.55
61	25.86	47.45	65.76
62	26.00	48.24	69.51
63	26.22	48.59	72.84
64	26.54	49.13	73.64
65	26.98	49.90	74.81
66	27.58	51.03	76.51
67	28.28	52.49	78.69
68	29.12	54.09	81.08
69	29.96	55.63	83.49
70	30.86	57.09	85.57
71	31.65	58.03	87.09
72	32.39	58.73	88.02
73	33.20	59.48	89.18
74	34.46	61.05	91.58
75	35.97	63.24	94.87
76	38.51	67.63	101.56
77	41.12	72.09	108.24
78	43.71	76.57	114.94
79	46.35	81.54	122.38
80	52.42	87.97	132.04
81	56.27	94.42	141.69
82	60.11	100.85	151.36
83	63.92	107.29	161.02
84	67.77	113.72	170.69
	7004504	7011501	7004504
	ZC21E31	ZC41E31	ZC61E31

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Proposed Rates (Year 1) on Policies Issued On or After November 1, 2000 Long Term Care Insurance Policy Form 97045PA.1 Series Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

T	2 //	5 V	1.56.11
Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	1.01	2.70	4.07
30-34	1.34	3.57	5.35
35-39	1.73	5.09	7.60
40	1.95	6.27	9.40
41	2.05	6.65	9.98
42	2.13	6.95	10.41
43	2.25	7.18	10.77
44	2.37	7.42	11.12
45	2.50	7.71	11.57
46	2.62	8.04	12.05
47	2.79	8.39	12.56
48	2.93	8.74	13.10
49	3.07	9.12	13.67
50	3.21	9.52	14.24
51	3.35	9.92	14.87
52	3.50	10.35	15.50
53	3.67	10.79	16.18
54	3.84	11.27	16.87
55	4.01	11.76	17.62
56	4.23	12.25	18.35
57	4.49	12.73	19.08
58	4.78	13.25	19.88
59	5.10	13.82	20.74
60	5.47	14.48	21.74
61	5.87	15.19	22.81
62	6.32	15.19	
63	6.77		23.94 25.16
		16.80 17.71	
64	7.22		26.57
65	7.73	18.81	28.23
66	8.37	20.11	30.17
67	9.21	21.57	32.36
68	10.22	23.14	34.72
69	11.37	24.79	37.20
70	12.69	26.43	39.67
71	14.17	27.85	41.78
72	15.86	29.00	43.51
73	17.03	30.39	45.59
74	18.48	32.56	48.85
75	20.16	35.95	53.93
76	22.59	41.79	62.68
77	24.88	47.69	71.52
78	27.52	53.55	80.32
79	30.06	59.48	89.21
80	34.35	65.49	98.26
81	37.52	71.54	107.29
82	40.68	77.55	116.34
83	43.84	83.59	125.38
84	47.01	89.61	134.42
	ZZ 12E31	ZZ 32E31	ZZ 52E31

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Proposed Rates (Year 1) on Policies Issued On or After November 1, 2000 Long Term Care Insurance Policy Form 97045PA.1 Series Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
Age	Benefit Period	Benefit Period	Benefit Period
	0.91		
18-29		2.30	3.49
30-34	1.21	3.08	4.62
35-39	1.56	4.32	6.49
40	1.75	5.35	8.00
41	1.84	5.68	8.50
42	1.91	5.92	8.86
43	2.02	6.13	9.19
44	2.13	6.34	9.49
45	2.25	6.58	9.87
46	2.36	6.87	10.29
47	2.51	7.14	10.74
48	2.63	7.45	11.19
49	2.76	7.79	11.68
50	2.89	8.11	12.19
51	3.03	8.47	12.73
52	3.15	8.84	13.26
53	3.29	9.23	13.85
54	3.44	9.61	14.44
55	3.61	10.03	15.06
56	3.80	10.45	15.68
57	4.02	10.88	16.32
58	4.29	11.31	16.99
59	4.59	11.81	17.69
60	4.92	12.37	18.53
61	5.27	12.98	19.43
62	5.68	13.60	20.40
63	6.08	14.30	21.46
64	6.49	15.10	22.66
65	6.95	16.04	24.07
66	7.53	17.12	25.70
67	8.28	18.34	27.49
68	9.19	19.63	29.46
69	10.22	21.02	31.54
70	11.40	22.47	33.72
71	12.19	23.75	35.58
72	13.02	24.83	37.27
73	14.05	26.13	39.21
74 	15.25	28.39	42.54
75 	16.78	31.71	47.58
76 	19.19	36.60	54.92
77	21.53	41.50	62.26
78	23.82	46.41	69.63
79	26.26	51.42	77.15
80	30.88	56.63	84.96
81	33.73	61.84	92.79
82	36.56	67.05	100.61
83	39.40	72.26	108.42
84	42.26	77.48	116.24
	ZZ 22E31	ZZ 42E31	ZZ 62E31

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Proposed Rates (Year 1) on Policies Issued On or After November 1, 2000

Base + Simple Automatic Increase Benefit Rider Form 99504 Series

Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

	2.4		
Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	4.01	6.61	8.92
30-34	5.31	8.73	11.72
35-39	6.88	11.31	15.18
40	7.75	12.77	17.14
41	8.12	13.33	17.89
42	8.46	13.90	18.66
43	8.93	14.70	19.76
44	9.41	15.54	20.84
45	9.94	16.34	21.93
46	10.41	17.12	23.03
47	11.10	18.24	24.48
48	11.56	19.14	25.63
49	11.88	20.05	26.76
50	12.21	21.01	27.90
51	12.56	21.93	29.02
52	12.91	22.81	30.16
53	13.28	23.91	31.76
54	13.66	24.95	33.48
55	14.02	26.11	35.36
56	14.38	26.95	37.39
57	14.75	27.55	39.56
58	15.12	28.16	41.78
59	15.52	28.84	43.24
60	15.97	29.64	44.43
61	16.47	30.51	45.73
62	16.98	31.43	47.11
63	17.51	32.45	48.63
64	18.14	33.62	50.38
65	18.88	34.99	52.44
66	19.74	36.59	54.91
67	20.65	38.49	57.75
68	21.67	40.51	60.80
69	22.79	42.58	63.80
70	23.98	44.50	66.78
71	25.23	46.13	69.21
72	26.52	47.42	71.15
73	27.93	48.90	73.37
74	29.50	51.11	76.68
75	31.59	54.07	81.13
76	34.31	59.37	89.07
77	37.02	64.65	96.99
78	39.74	69.91	104.87
79	42.46	76.08	114.14
80	47.46	82.63	124.01
81	51.23	89.21	133.83
82	54.99	95.75	143.69
83	58.76	102.34	153.56
84	62.53	108.90	163.40
	ZS12E31	ZS32E31	ZS52E31

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Proposed Rates (Year 1) on Policies Issued On or After November 1, 2000

Base + Simple Automatic Increase Benefit Rider Form 99504 Series

Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	3.60	5.94	8.21
30-34	4.75	7.87	10.84
35-39	6.14	10.21	14.04
40	6.96	11.52	15.86
41	7.29	12.05	16.58
42	7.59	12.56	17.32
43	8.05	13.27	18.29
44	8.48	13.99	19.29
45	8.93	14.73	20.28
46	9.38	15.44	21.29
47	9.82	16.42	22.65
48	10.10	17.29	23.70
49	10.38	18.09	24.76
50	10.68	18.92	25.80
51	10.99	19.76	26.87
52	11.29	20.56	27.90
53	11.63	21.53	29.38
54	11.94	22.14	30.95
55	12.26	22.70	32.71
56	12.59	23.22	34.56
50 57			
	12.89	23.74	35.58
58	13.21	24.27	36.37
59	13.56	24.84	37.24
60	13.95	25.52	38.26
61	14.36	26.27	39.36
62	14.79	27.04	40.54
63	15.27	27.91	41.85
64	15.84	28.86	43.34
65	16.47	30.06	45.10
66	17.20	31.46	47.22
67	18.05	33.07	49.59
68	18.96	34.80	52.17
69	19.92	36.51	54.80
70	20.88	38.19	57.30
71	21.79	39.49	59.26
72	22.65	40.58	60.89
73	23.59	41.72	62.60
74	24.85	43.65	65.49
75	26.38	46.25	69.40
76	28.81	51.05	76.62
77	31.24	55.73	83.63
78	33.65	61.06	91.61
79	36.10	66.55	99.86
80	41.21	72.28	108.48
81	44.50	78.03	117.08
82	47.77	83.77	125.72
83	51.04	89.51	134.32
84	54.32	95.25	142.94
5 †	57.52	33.23	172.37
	ZS22E31	ZS42E31	ZS62E31

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Proposed Rates (Year 1) on Policies Issued On or After November 1, 2000 Base + Compound Automatic Increase Benefit Rider Form 99505 Series Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

	2.4	5	
Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	5.66	9.32	12.47
30-34	7.47	12.32	16.41
35-39	9.70	16.02	21.28
40	10.92	18.04	24.03
41	11.43	18.82	25.10
42	11.94	19.71	26.22
43	12.62	20.83	27.74
44	13.31	21.98	29.24
45	13.99	23.09	30.77
46	14.70	24.28	32.33
47	15.62	25.81	34.38
48	16.18	26.76	35.69
49	16.78	27.67	37.03
50	17.35	28.63	38.31
51	17.94	29.56	39.68
52	18.49	30.51	41.01
53	19.20	31.66	42.62
54	19.95	32.86	44.29
55	20.74	34.15	46.10
56	21.61	35.54	48.07
57	22.54	37.16	50.24
58	23.55	38.82	52.51
59	24.55	40.64	54.88
60	25.01	42.60	57.51
61	25.13	44.79	60.45
62	25.29	47.40	63.95
63	25.51	47.96	67.70
64	25.83	48.50	71.69
65	26.25	49.29	73.88
66	26.82	50.42	75.57
67	27.46	51.88	77.74
68	28.24	53.48	80.15
69	29.13	55.08	82.55
70	30.07	56.49	84.76
71	31.09	57.56	86.25
72	32.16	58.27	87.44
73	33.33	59.14	88.62
74	34.67	60.72	91.03
75	36.68	62.83	94.21
76	39.33	66.95	100.41
77	41.97	71.07	106.27
78	44.57	74.71	112.19
79	47.22	79.67	119.62
80	52.32	85.95	129.07
81	56.16	92.25	138.50
82	59.98	98.53	147.95
83	63.81	104.83	157.41
84	67.65	111.11	166.85
	ZC12E31	ZC32E31	ZC52E31

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Proposed Rates (Year 1) on Policies Issued On or After November 1, 2000 Base + Compound Automatic Increase Benefit Rider Form 99505 Series Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
Age	Benefit Period	Benefit Period	Benefit Period
18-29	5.11	8.39	11.50
30-34	6.72	11.11	15.21
35-39	8.69	14.41	19.70
40	9.80	16.25	22.21
41	10.25	16.99	23.21
42	10.72	17.77	24.26
43	11.31	18.74	25.67
44	11.96	19.82	27.08
45	12.59	20.83	28.45
46	13.21	21.87	29.89
47	14.02	23.22	31.76
48	14.53	24.06	33.01
49	15.05	24.95	34.24
50	15.60	25.80	35.45
51	16.13	26.67	36.70
52	16.62	27.50	37.91
53	17.26	28.51	39.44
54	17.94	29.59	40.96
55	18.66	30.77	42.63
56	19.42	32.03	44.45
57	20.27	33.45	46.46
58	21.13	35.00	48.54
59	21.81	36.61	50.75
60	21.88	38.35	53.20
61	21.99	40.35	55.93
62	22.11	41.03	59.12
63	22.30	41.32	61.95
64	22.57	41.78	62.63
65	22.95	42.44	63.62
66	23.46	43.40	65.07
67	24.05	44.64	66.92
68	24.77	46.00	68.96
69	25.48	47.31	71.01
70	26.25	48.55	72.77
71	26.92	49.35	74.07
72	27.55	49.95	74.86
73	28.24	50.59	75.84
74	29.31	51.92	77.89
75	30.59	53.78	80.68
76	32.75	57.52	86.37
77	34.97	61.31	92.05
78	37.17	65.12	97.75
79	39.42	69.35	104.08
80	44.58	74.82	112.30
81	47.86	80.30	120.50
82	51.12	85.77	128.73
83	54.36	91.25	136.94
84	57.64	96.72	145.17
	ZC22E31	ZC42E31	ZC62E31

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Proposed Rates (Year 2) on Policies Issued Prior to November 1, 2000 Long Term Care Insurance Policy Form 97045PA.1 Series Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	1.08	3.18	4.78
30-34	1.43	4.19	6.29
35-39	1.85	5.97	8.94
40	2.09	7.37	11.07
41	2.19	7.71	11.75
42	2.29	8.05	12.21
43	2.42	8.44	12.68
44	2.55	8.72	13.11
45	2.68	9.06	13.59
46	2.82	9.45	14.16
47	2.99	9.85	14.75
48	3.14	10.26	15.38
49	3.27	10.70	16.05
50	3.42	11.17	16.74
51	3.54	11.66	17.47
52	3.69	12.16	18.21
53	3.86	12.68	19.01
54	4.05	13.24	19.83
55	4.22	13.82	20.70
56	4.43	14.38	21.56
57	4.69	14.96	22.43
58	5.00	15.58	23.35
59	5.35	16.25	24.37
60	5.72	17.03	25.54
61	6.12	17.88	26.78
62	6.59	18.76	28.12
63	7.06	19.72	29.57
64	7.56	20.83	31.25
65	8.11	22.13	33.19
66	8.76	23.65	35.48
67	9.58	25.35	38.06
68	10.52	27.22	40.84
69	11.57	29.15	43.68
70	12.75	31.08	46.63
71	14.12	32.74	49.12
72	15.70	34.14	51.15
73	17.73	35.73	53.60
74	19.22	38.28	57.43
75	20.20	42.26	63.39
76	22.39	49.19	73.78
77	24.40	56.07	84.08
78	27.49	62.95	94.41
79	30.59	69.92	104.86
80	33.68	77.02	115.51
81	36.80	84.07	126.14
82	39.90	91.18	136.77
83	42.99	98.24	147.38
84	46.09	105.36	158.03
	ZZ 11E32	ZZ 31E32	ZZ 51E32

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Proposed Rates (Year 2) on Policies Issued Prior to November 1, 2000 Long Term Care Insurance Policy Form 97045PA.1 Series Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
Age	Benefit Period	Benefit Period	Benefit Period
18-29	0.98	2.77	4.12
30-34	1.29	3.61	5.43
35-39	1.67	5.09	7.62
40	1.87	6.28	9.40
41	1.96	6.66	9.99
42	2.05	6.96	10.42
43	2.17	7.20	10.79
44	2.29	7.44	11.15
45	2.40	7.74	11.60
46	2.53	8.07	12.09
47	2.68	8.42	12.62
48	2.81	8.77	13.15
49	2.93	9.16	13.72
50	3.06	9.55	14.31
51	3.19	9.96	14.94
52	3.31	10.40	15.58
53	3.46	10.85	16.25
54	3.62	11.31	16.96
55	3.78	11.80	17.69
56	3.98	12.29	18.42
57	4.22	12.80	19.17
58	4.50	13.30	19.95
59	4.80	13.88	20.81
60	5.13	14.55	21.80
61	5.50	15.23	22.86
62	5.92	16.00	23.99
63	6.35	16.82	25.23
64	6.79	17.76	26.66
65	7.29	18.86	28.30
66	7.88	20.14	30.19
67	8.61	21.56	32.32
68	9.45	23.08	34.64
69	10.40	24.72	37.09
70	11.47	26.42	39.64
71	12.70	27.92	41.84
72	14.11	29.19	43.81
73	15.94	30.72	46.04
74	17.27	33.38	50.02
75	18.15	37.27	55.93
76	20.12	43.03	64.57
77	21.92	48.85	73.18
78	24.71	54.63	81.85
79	27.49	60.42	90.68
80	30.28	66.56	99.85
81	33.07	72.68	109.06
82	35.86	78.82	118.25
83	38.64	84.94	127.43
84	41.43	91.06	136.63
	ZZ 21E32	ZZ 41E32	ZZ 61E32

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Proposed Rates (Year 2) on Policies Issued Prior to November 1, 2000 Base + Simple Automatic Increase Benefit Rider Form 99504 Series Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

leeue	2 Voor	F Voor	Lifatima
Issue	2 Year	5 Year	Lifetime
<u>Age</u> 18-29	Benefit Period 4.77	Benefit Period 8.12	Benefit Period 10.82
30-34	6.29	10.71	14.18
35-39		13.88	18.42
35-39 40	8.19 9.23	15.72	20.79
40	9.68		
41 42		16.35 17.12	21.74
42	10.09 10.70		22.65
43 44		18.11	23.99
	11.20	19.07	25.28
45	11.85	20.13	26.59
46	12.47	21.05	27.94
47	13.20	22.41	29.69
48	13.60	23.64	31.23
49	13.99	24.89	32.78
50	14.39	26.12	34.34
51	14.79	27.40	35.92
52	15.21	28.67	37.51
53	15.64	29.45	39.65
54	16.09	30.22	41.89
55	16.52	30.99	44.01
56	16.89	31.74	46.51
57	17.33	32.44	48.62
58	17.76	33.16	49.71
59	18.22	33.96	50.90
60	18.76	34.81	52.33
61	19.33	35.82	53.84
62	19.94	36.92	55.47
63	20.59	38.10	57.27
64	21.34	39.49	59.17
65	22.21	41.09	61.57
66	23.22	43.02	64.47
67	24.29	45.25	67.80
68	25.48	47.62	71.38
69	26.80	50.06	75.00
70	28.15	52.38	78.49
71	29.67	54.22	81.35
72	31.18	55.81	83.62
73	32.80	57.48	86.23
74	34.69	60.15	90.24
75	37.14	63.64	95.45
76	40.33	69.86	104.80
77	43.52	76.07	114.11
78	46.73	82.26	123.40
79	49.93	89.53	134.30
80	54.24	97.27	145.88
81	58.56	104.97	157.47
82	62.87	112.71	169.10
83	67.17	120.43	180.64
84	71.47	128.16	192.22
	ZS11E32	ZS31E32	ZS51E32

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Proposed Rates (Year 2) on Policies Issued Prior to November 1, 2000 Base + Simple Automatic Increase Benefit Rider Form 99504 Series Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

leeue	2 Voor	F Voor	Lifatima
Issue	2 Year	5 Year	Lifetime
<u>Age</u> 18-29	Benefit Period 4.31	Benefit Period 7.39	Benefit Period 9.99
30-34	5.69	9.65	13.13
35-39	7.41		
35-39 40		12.50 14.17	17.02
	8.31		19.21
41	8.67	14.77	20.02
42	9.07	15.43 16.34	20.97
43	9.61		22.15
44	10.17	17.24	23.43
45	10.63	18.16	24.66
46	11.17	18.99	25.82
47	11.57	20.18	27.42
48	11.90	21.34	28.92
49	12.24	22.44	30.34
50	12.58	23.45	31.81
51	12.95	24.09	33.28
52	13.31	24.74	34.66
53	13.68	25.41	36.71
54	14.02	26.07	38.74
55	14.40	26.73	40.07
56	14.79	27.35	41.01
57	15.15	27.95	41.91
58	15.51	28.58	42.84
59	15.93	29.18	43.86
60	16.39	29.97	45.05
61	16.87	30.84	46.36
62	17.39	31.75	47.62
63	17.96	32.78	49.14
64	18.62	33.95	50.90
65	19.38	35.33	52.96
66	20.24	36.99	55.44
67	21.22	38.89	58.30
68	22.30	40.90	61.32
69	23.42	42.92	64.42
70	24.54	44.88	67.37
71	25.62	46.47	69.65
72	26.64	47.69	71.56
73	27.72	49.11	73.59
74	29.24	51.30	76.98
75	31.03	54.35	81.55
76	33.88	60.00	90.03
77	36.73	65.58	98.27
78	39.57	71.75	107.65
79	42.46	78.21	117.35
80	46.13	84.97	127.45
81	49.78	91.72	137.56
82	53.45	98.47	147.67
83	57.11	105.22	157.80
84	60.77	111.97	167.92
-		-	-
	ZS21E32	ZS41E32	ZS61E32

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Proposed Rates (Year 2) on Policies Issued Prior to November 1, 2000

Base + Compound Automatic Increase Benefit Rider Form 99505 Series

Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	7.26	11.38	14.77
30-34	9.60	15.00	19.49
35-39	12.46	19.41	25.32
40	14.04	21.93	28.52
41	14.69	22.91	29.79
42	15.34	23.95	31.12
43	16.17	25.32	32.91
44	17.07	26.67	34.71
45	18.00	28.09	36.54
46	18.92	29.44	38.39
47	20.01	31.30	40.73
48	20.71	32.50	42.58
49	21.37	33.72	44.41
50	22.01	35.02	46.31
51	22.62	36.30	48.15
52	23.35	37.51	49.99
53	24.21	38.98	52.14
54	25.17	40.55	54.23
55 55	26.06	40.33	56.42
56	27.10	43.80	58.85
57	28.29	45.84	61.53
58	29.34	47.90	64.38
59	29.37	50.14	67.22
60	29.46	52.56	70.43
61	29.60	55.24	74.00
62	29.79	56.06	78.35
63	29.96	56.46	82.99
64	30.33	57.12	85.60
65	30.83	58.06	86.98
66	31.49	59.22	88.99
67	32.29	60.91	91.54
68	33.20	62.80	94.38
69	34.25	64.67	96.94
70	35.36	66.41	99.50
71	36.56	67.66	101.38
72	37.81	68.50	102.76
73	39.16	69.52	104.29
74	40.75	71.31	106.98
75	43.11	73.81	110.72
76	46.23	78.65	117.98
77	49.34	83.50	125.26
78	52.47	87.91	131.88
79	55.52	93.75	140.63
80	59.88	101.16	151.73
81	64.29	108.53	162.83
82	68.65	115.95	173.91
83	73.03	123.35	185.02
84	77.44	130.74	196.13
			-
	ZC11E32	ZC31E32	ZC51E32

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Proposed Rates (Year 2) on Policies Issued Prior to November 1, 2000

Base + Compound Automatic Increase Benefit Rider Form 99505 Series

Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

1	2.1/	5 V	116.11
Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	6.61	10.30	13.70
30-34	8.70	13.48	18.00
35-39	11.24	17.48	23.36
40	12.62	19.76	26.37
41	13.14	20.58	27.48
42	13.75	21.57	28.78
43	14.58	22.81	30.47
44	15.38	24.04	32.12
45	16.13	25.32	33.82
46	16.96	26.53	35.45
47	18.02	28.20	37.66
48	18.60	29.32	39.39
49	19.21	30.49	41.11
50	19.84	31.55	42.81
51	20.39	32.65	44.52
52	20.97	33.71	46.17
53	21.75	35.18	48.17
54	22.58	36.49	50.20
55	23.43	37.92	52.14
56	24.38	39.50	54.40
57	25.47	41.33	56.86
58	25.72	43.27	59.56
59	25.70	45.18	62.18
60	25.78	47.35	65.15
61	25.90	48.07	68.52
62	25.98	48.31	72.38
63	26.19	48.67	72.94
64	26.51	49.21	73.74
65	26.94	49.84	74.91
66	27.54	50.97	76.62
67	28.28	52.42	78.58
68	29.12	54.01	80.96
69	29.95	55.61	83.35
70	30.86	57.07	85.55
71	31.67	58.09	87.06
72	32.36	58.70	88.10
73	33.19	59.42	89.14
74	34.41	61.00	91.54
75	35.93	63.21	94.84
76	38.52	67.68	101.56
77	41.12	72.14	108.10
78	43.72	76.43	114.82
79	46.36	81.50	122.28
80	50.00	87.93	131.90
81	53.64	94.36	141.58
82	57.31	100.78	151.23
83	60.95	107.21	160.88
84	64.62	113.65	170.53
	ZC21E32	ZC41E32	ZC61E32

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Proposed Rates (Year 2) on Policies Issued Prior to November 1, 2000 Long Term Care Insurance Policy Form 97045PA.1 Series Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	0.92	2.70	4.07
30-34	1.22	3.56	5.35
35-39	1.57	5.08	7.60
40	1.78	6.27	9.41
41	1.86	6.56	9.99
42	1.95	6.85	10.38
43	2.06	7.18	10.78
44	2.17	7.42	11.15
45	2.28	7.71	11.56
46	2.40	8.04	12.04
47	2.54	8.38	12.54
48	2.67	8.73	13.08
49	2.78	9.10	13.65
50	2.91	9.50	14.24
51	3.01	9.92	14.86
52	3.14	10.34	15.49
53	3.28	10.78	16.17
54	3.44	11.26	16.86
55	3.59	11.75	17.60
56	3.77	12.23	18.34
57	3.99	12.72	19.08
58	4.25	13.25	19.86
59	4.55	13.82	20.73
60	4.86	14.48	21.72
61	5.20	15.21	22.78
62	5.60	15.95	23.92
63	6.00	16.77	25.15
64	6.43	17.72	26.58
65	6.90	18.82	28.23
66	7.45	20.11	30.17
67	8.15	21.56	32.37
68	8.95	23.15	34.73
69	9.84	24.79	37.15
70	10.84	26.43	39.66
71	12.01	27.84	41.77
72	13.35	29.03	43.50
73	15.08	30.39	45.59
74	16.35	32.56	48.84
75	17.18	35.94	53.91
76	19.04	41.83	62.75
77	20.75	47.69	71.51
78	23.38	53.54	80.29
79	26.02	59.46	89.18
80	28.64	65.50	98.24
81	31.30	71.50	107.28
82	33.93	77.55	116.32
83	36.56	83.55	125.34
84	39.20	89.61	134.40
	ZZ 12E32	ZZ 32E32	ZZ 52E32

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Proposed Rates (Year 2) on Policies Issued Prior to November 1, 2000 Long Term Care Insurance Policy Form 97045PA.1 Series Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

	2. ٧	F.Va.s.	lifation a
Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	0.83	2.36	3.50
30-34	1.10	3.07	4.62
35-39	1.42	4.33	6.48
40	1.59	5.34	7.99
41	1.67	5.66	8.50
42	1.74	5.92	8.86
43	1.85	6.12	9.18
44	1.95	6.33	9.48
45	2.04	6.58	9.87
46	2.15	6.86	10.28
47	2.28	7.16	10.73
48	2.39	7.46	11.18
49	2.49	7.79	11.67
50	2.60	8.12	12.17
51	2.71	8.47	12.71
52	2.82	8.84	13.25
53	2.94	9.23	13.82
54	3.08	9.62	14.42
55	3.21	10.04	15.04
56	3.38	10.45	15.67
57	3.59	10.89	16.30
58	3.83	11.31	16.97
59	4.08	11.80	17.70
60	4.36	12.37	18.54
61	4.68	12.95	19.44
62	5.03	13.61	20.40
63	5.40	14.30	21.46
64	5.77	15.10	22.67
65	6.20	16.04	24.07
66	6.70	17.13	25.68
67	7.32	18.34	27.49
68	8.04	19.63	29.46
69	8.84	21.02	31.54
70	9.75	22.47	33.71
71	10.80	23.75	35.58
72	12.00	24.83	37.26
73	13.56	26.13	39.16
74	14.69	28.39	42.54
75	15.44	31.70	47.57
76	17.11	36.60	54.91
77	18.64	41.55	62.24
78	21.02	46.46	69.61
79	23.38	51.39	77.12
80	25.75	56.61	84.92
81	28.12	61.81	92.75
82	30.50	67.03	100.57
83	32.86	72.24	108.38
84	35.23	77.44	116.20
<i>y</i> .	-		
	ZZ 22E32	ZZ 42E32	ZZ 62E32

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Proposed Rates (Year 2) on Policies Issued Prior to November 1, 2000 Base + Simple Automatic Increase Benefit Rider Form 99504 Series Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	4.06	6.91	9.20
30-34	5.35	9.11	12.06
35-39	6.97	11.80	15.67
40	7.85	13.37	17.68
41	8.23	13.91	18.49
42	8.58	14.56	19.26
43	9.10	15.40	20.40
44	9.53	16.22	21.50
45	10.08	17.12	22.61
46	10.61	17.90	23.76
47	11.23	19.06	25.25
48	11.57	20.11	26.56
49	11.90	21.17	27.88
50	12.24	22.21	29.21
51	12.58	23.30	30.55
52	12.94	24.38	31.90
53	13.30	25.05	33.72
54	13.68	25.70	35.63
55	14.05	26.36	37.43
56	14.36	26.99	39.56
57	14.74	27.59	41.35
58	15.10	28.20	42.28
59	15.50	28.88	43.29
60	15.95	29.60	44.50
61	16.44	30.46	45.79
62	16.96	31.40	47.18
63	17.51	32.40	48.71
64	18.15	33.58	50.32
65	18.89	34.95	52.36
66	19.75	36.59	54.83
67	20.66	38.48	57.66
68	21.67	40.50	60.71
69	22.79	42.57	63.79
70	23.94	44.55	66.75
71	25.23	46.11	69.19
72	26.52	47.46	71.12
73	27.90	48.88	73.34
74	29.50	51.16	76.75
75	31.59	54.12	81.18
76	34.30	59.41	89.13
77	37.01	64.70	97.05
78	39.74	69.96	104.95
79	42.46	76.14	114.22
80	46.13	82.72	124.07
81	49.80	82.72 89.27	133.92
82	53.47	95.86	143.81
83	57.13	102.42	153.63
83 84	60.78	102.42	163.48
04	ου./δ	103.00	105.48
	ZS12E32	ZS32E32	ZS52E32

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Proposed Rates (Year 2) on Policies Issued Prior to November 1, 2000 Base + Simple Automatic Increase Benefit Rider Form 99504 Series Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

	• • •		
Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	3.67	6.28	8.50
30-34	4.84	8.21	11.17
35-39	6.30	10.63	14.47
40	7.07	12.05	16.34
41	7.37	12.56	17.03
42	7.71	13.12	17.83
43	8.17	13.90	18.84
44	8.65	14.66	19.93
45	9.04	15.44	20.97
46	9.50	16.15	21.96
47	9.84	17.16	23.32
48	10.12	18.15	24.60
49	10.41	19.08	25.80
50	10.70	19.94	27.05
51	11.01	20.49	28.30
52	11.32	21.04	29.48
53	11.63	21.61	31.22
54	11.92	22.17	32.95
55	12.25	22.73	34.08
56	12.58	23.26	34.88
57	12.88	23.77	35.64
58	13.19	24.31	36.43
59	13.55	24.82	37.30
60	13.94	25.49	38.31
61	14.35	26.23	39.43
62	14.79	27.00	40.50
63	15.27	27.88	41.79
64	15.84	28.87	43.29
65	16.48	30.05	45.04
66	17.21	31.46	47.15
67	18.05	33.07	49.58
68	18.97	34.78	52.15
69	19.92	36.50	54.79
70	20.87	38.17	57.30
71	21.79	39.52	59.24
72	22.66	40.56	60.86
73	23.57	41.77	62.59
74	24.87	43.63	65.47
75	26.39	46.22	69.36
76	28.81	51.03	76.57
77	31.24	55.77	83.58
78	33.65	61.02	91.55
79	36.11	66.52	99.80
80	39.23	72.26	108.39
81	42.34	78.00	116.99
82	45.46	83.75	125.59
83	48.57	89.49	134.20
84	51.68	95.23	142.81
٥.	52.00	33.23	1.2.01
	ZS22E32	ZS42E32	ZS62E32

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Proposed Rates (Year 2) on Policies Issued Prior to November 1, 2000

Base + Compound Automatic Increase Benefit Rider Form 99505 Series

Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	6.17	9.68	12.56
30-34	8.16	12.76	16.58
35-39	10.60	16.51	21.53
40	11.94	18.65	24.26
41	12.49	19.48	25.34
42	13.05	20.37	26.47
43	13.75	21.53	27.99
44	14.52	22.68	29.52
45	15.31	23.89	31.08
46	16.09	25.04	32.65
47	17.02	26.62	34.64
48	17.61	27.64	36.21
49	18.17	28.68	37.77
50	18.72	29.78	39.39
51	19.24	30.87	40.95
52	19.86	31.90	42.51
53	20.59	33.15	44.34
54	21.41	34.49	46.12
55	22.16	35.81	47.98
56	23.05	37.25	50.05
57	24.06	38.99	52.33
58	24.95	40.74	54.75
59	24.98	42.64	57.17
60	25.05	44.70	59.90
61	25.17	46.98	62.93
62	25.34	47.68	66.63
63	25.48	48.02	70.58
64	25.79	48.58	72.80
65	26.22	49.38	73.97
66	26.78	50.36	75.68
67	27.46	51.80	77.85
68	28.24	53.41	80.27
69	29.13	55.00	82.44
70	30.07	56.48	84.62
71	31.09	57.54	86.22
72	32.16	58.26	87.39
72	33.30	59.12	88.70
73 74	34.66	60.65	90.98
7 4 75	36.66	62.77	94.16
76	39.32	66.89	100.34
70 77	41.96	71.01	106.53
7 <i>7</i> 78	44.62	74.76	112.16
78 79			
79 80	47.22 50.93	79.73 86.02	119.60 129.04
		86.03	
81	54.68	92.30	138.48
82	58.38	98.61	147.90
83	62.11	104.91	157.35
84	65.86	111.19	166.80
	ZC12E32	ZC32E32	ZC52E32

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Proposed Rates (Year 2) on Policies Issued Prior to November 1, 2000

Base + Compound Automatic Increase Benefit Rider Form 99505 Series

Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	5.62	8.76	11.65
30-34	7.40	11.46	15.31
35-39	9.56	14.87	19.87
40	10.73	16.81	22.43
41	11.18	17.50	23.37
42	11.69	18.34	24.48
43	12.40	19.40	25.91
44	13.08	20.45	27.32
45	13.72	21.53	28.76
46	14.42	22.56	30.15
47	15.33	23.98	32.03
48	15.82	24.94	33.50
49	16.34	25.93	34.96
50	16.87	26.83	36.41
51	17.34	27.77	37.86
52	17.83	28.67	39.27
53	18.50	29.92	40.97
54	19.20	31.03	42.69
55	19.93	32.25	44.34
56	20.73	33.59	46.27
57	21.66	35.15	48.36
58	21.87	36.80	50.65
59	21.86	38.42	52.88
60	21.93	40.27	55.41
61	22.03	40.88	58.27
62	22.10	41.09	61.56
63	22.27	41.39	62.03
64	22.55	41.85	62.71
65	22.91	42.39	63.71
66	23.42	43.35	65.16
67	24.05	44.58	66.83
68	24.77	45.93	68.85
69	25.47	47.29	70.89
70	26.25	48.54	72.76
71	26.93	49.40	74.04
72	27.52	49.92	74.93
73	28.23	50.53	75.81
74	29.26	51.88	77.85
75	30.56	53.76	80.66
76	32.76	57.56	86.37
77	34.97	61.35	91.94
78	37.18	65.00	97.65
79	39.43	69.31	104.00
80	42.52	74.78	112.18
81	45.62	80.25	120.41
82	48.74	85.71	128.62
83	51.84	91.18	136.82
84	54.96	96.66	145.03
٥.	330	30.00	1.0.00
	ZC22E32	ZC42E32	ZC62E32

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Proposed Rates (Year 2) on Policies Issued On or After November 1, 2000 Long Term Care Insurance Policy Form 97045PA.1 Series Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
Age	Benefit Period	Benefit Period	Benefit Period
18-29	1.19	3.17	4.79
30-34	1.57	4.20	6.29
35-39	2.04	5.98	8.94
40	2.29	7.37	11.05
41	2.41	7.82	11.73
42	2.50	8.17	12.24
43	2.65	8.44	12.66
44	2.79	8.73	13.08
45	2.94	9.06	13.60
46	3.08	9.45	14.17
47	3.28	9.86	14.77
48	3.45	10.28	15.40
49	3.61	10.72	16.07
50	3.78	11.19	16.74
51	3.94	11.67	17.49
52	4.11	12.17	18.23
53	4.31	12.69	19.03
54	4.51	13.25	19.84
55	4.72	13.83	20.72
56	4.97	14.40	21.58
57	5.28	14.97	22.44
58	5.62	15.58	23.37
59	6.00	16.25	24.39
60	6.43	17.03	25.56
61	6.90	17.86	26.82
62	7.43	18.75	28.15
63	7.96	19.75	29.58
64	8.49	20.82	31.24
65	9.09	22.12	33.19
66	9.84	23.64	35.48
67	10.83	25.36	38.05
68	12.02	27.21	40.83
69	13.37	29.15	43.74
70	14.92	31.08	46.64
71	16.66	32.75	49.13
72	18.65	34.10	51.16
73	20.03	35.73	53.60
74	21.73	38.29	57.44
75	23.71	42.27	63.41
76	26.56	49.14	73.70
77	29.25	56.08	84.10
78	32.36	62.97	94.44
79	35.34	69.94	104.89
80	40.39	77.01	115.54
81	44.12	84.12	126.15
82	47.83	91.19	136.79
83	51.55	98.29	147.42
84	55.28	105.36	158.06
	ZZ 11E33	ZZ 31E33	ZZ 51E33

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Proposed Rates (Year 2) on Policies Issued On or After November 1, 2000 Long Term Care Insurance Policy Form 97045PA.1 Series Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

lanca.	2.٧	5.V	1:5-4:
Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	1.07	2.71	4.10
30-34	1.42	3.62	5.43
35-39	1.83	5.08	7.63
40	2.06	6.29	9.41
41	2.16	6.68	10.00
42	2.25	6.96	10.42
43	2.38	7.21	10.81
44	2.51	7.45	11.16
45	2.65	7.74	11.61
46	2.78	8.08	12.10
47	2.95	8.40	12.63
48	3.09	8.76	13.16
49	3.25	9.16	13.73
50	3.40	9.54	14.33
51	3.56	9.96	14.97
52	3.70	10.39	15.59
53	3.87	10.85	16.28
54	4.05	11.30	16.98
55	4.25	11.79	17.71
56	4.47	12.29	18.44
57	4.73	12.79	19.19
58	5.05	13.30	19.98
59	5.40	13.89	20.80
60	5.78	14.54	21.79
61	6.20	15.26	22.85
62	6.68	15.99	23.99
63	7.15	16.82	25.23
64	7.63	17.76	26.65
65	8.17	18.86	28.30
66	8.85	20.13	30.22
67	9.73	21.56	32.32
68	10.80	23.08	34.64
69	12.02	24.72	37.09
70	13.41	26.42	39.65
71	14.33	27.92	41.84
72	15.31	29.20	43.82
73	16.52	30.72	46.10
74	17.93	33.38	50.02
75 	19.73	37.28	55.94
76	22.56	43.04	64.58
77	25.32	48.80	73.21
78	28.01	54.57	81.87
79	30.88	60.46	90.71
80	36.31	66.59	99.90
81	39.66	72.71	109.10
82	42.99	78.84	118.30
83	46.33	84.97	127.48
84	49.69	91.10	136.68
	ZZ 21E33	ZZ 41E33	ZZ 61E33

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Proposed Rates (Year 2) on Policies Issued On or After November 1, 2000

Base + Simple Automatic Increase Benefit Rider Form 99504 Series

Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
Age	Benefit Period	Benefit Period	Benefit Period
18-29	4.94	9.60	12.96
30-34	6.53	12.67	17.02
35-39	9.25	16.43	22.05
40	10.55	18.54	24.89
41	11.06	19.36	25.98
42	11.52	20.18	27.10
43	11.93	21.36	28.69
44	12.20	22.57	30.28
45	12.52	23.73	31.86
46	12.88	24.44	33.45
47	13.25	25.10	35.55
48	13.59	25.80	37.23
49	13.97	26.51	38.87
50	14.36	27.23	40.52
51	14.77	27.97	41.91
52	15.18	28.72	43.05
53	15.61	29.48	44.18
54	16.06	30.26	45.37
55	16.49	31.04	46.53
56	16.91	31.69	47.63
57	17.34	32.39	48.69
58	17.78	33.11	49.78
59	18.25	33.91	50.84
60	18.78	34.85	52.24
61	19.36	35.87	53.77
62	19.97	36.96	55.39
63	20.59	38.15	57.18
64	21.33	39.53	59.24
65	22.20	41.14	61.66
66	23.21	43.02	64.56
67	24.28	45.26	67.90
68	25.48	47.63	71.49
69	26.80	50.07	75.02
70	28.20	52.33	78.52
71	29.67	54.24	81.38
72	31.18	55.76	83.66
73	32.84	57.50	86.27
74	34.69	60.10	90.16
75	37.14	63.58	95.39
76	40.34	69.81	104.73
77	43.53	76.02	114.04
78	46.73	82.20	123.31
79	49.93	89.46	134.21
80	55.81	97.16	145.81
81	60.24	104.89	157.36
82	64.66	112.59	168.96
83	69.09	120.33	180.56
84	73.52	128.05	192.13
	ZS11E33	ZS31E33	ZS51E33

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Proposed Rates (Year 2) on Policies Issued On or After November 1, 2000

Base + Simple Automatic Increase Benefit Rider Form 99504 Series

Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

lanca.	2.٧	F. V	1:6-4:
Issue	2 Year	5 Year	Lifetime
Age	Benefit Period	Benefit Period	Benefit Period
18-29	4.36	8.51	11.92
30-34	5.78	11.26	15.75
35-39	8.07	14.84	20.39
40	9.46	16.72	23.04
41	9.88	17.50	24.07
42	10.17	18.24	25.15
43	10.43	19.27	26.56
44	10.66	20.02	28.01
45	10.93	20.50	29.45
46	11.24	21.06	30.92
47	11.55	21.65	32.46
48	11.91	22.24	33.36
49	12.21	22.87	34.27
50	12.56	23.48	35.19
51	12.92	24.12	36.17
52	13.28	24.77	37.12
53	13.67	25.44	38.13
54	14.04	26.03	39.13
55	14.42	26.69	40.12
56	14.80	27.30	41.06
57	15.16	27.91	41.84
58	15.53	28.54	42.77
59	15.95	29.21	43.79
60	16.40	30.01	44.99
61	16.89	30.89	46.28
62	17.39	31.80	47.67
63	17.96	32.82	49.21
64	18.62	33.93	50.96
65	19.37	35.34	53.03
66	20.23	36.99	55.52
67	21.22	38.89	58.31
68	22.29	40.92	61.34
69	23.42	42.93	64.43
70	24.55	44.90	67.38
71	25.62	46.43	69.68
72	26.63	47.71	71.60
73	27.74	49.05	73.61
74	29.22	51.32	77.01
75	31.02	54.38	81.60
76	33.87	60.03	90.09
77	36.73	65.53	98.33
77 78	39.57	71.79	107.72
79	42.45	78.25	117.42
80	48.46	84.99	127.55
81	52.33	91.75	137.67
82	56.17	98.50	147.82
83	60.01	105.25	157.94
84	63.87	112.00	168.07
07	03.07	112.00	100.07
	ZS21E33	ZS41E33	ZS61E33

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Proposed Rates (Year 2) on Policies Issued On or After November 1, 2000 Base + Compound Automatic Increase Benefit Rider Form 99505 Series Standard Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
Age	Benefit Period	Benefit Period	Benefit Period
18-29	8.23	13.54	18.11
30-34	10.85	17.90	23.83
35-39	14.08	23.27	30.91
40	15.86	26.20	34.90
41	16.60	27.34	36.45
42	17.34	28.62	38.08
43	18.33	30.25	40.29
44	19.33	31.92	42.47
45	20.32	33.54	44.69
46	21.34	35.27	46.96
47	22.69	37.49	49.93
48	23.51	38.86	51.84
49	24.37	40.19	53.78
50	25.20	41.58	55.65
51	26.06	42.94	57.64
52	26.85	44.31	59.56
53	27.88	45.99	61.90
54	28.98	47.73	64.33
55	29.49	49.59	66.96
56	29.46	51.62	69.81
57	29.42	53.97	72.96
58	29.38	55.75	76.26
59	29.41	55.62	79.71
60	29.41	55.68	83.44
61	29.55	55.86	83.71
62	29.74	56.14	84.12
63	29.99	56.39	84.76
64	30.37	57.03	85.73
65	30.87	57.96	86.87
66	31.54	59.29	88.86
67	32.29	61.00	91.41
68	33.20	62.88	94.24
69	34.25	64.77	97.07
70	35.36	66.42	99.66
71	36.56	67.68	101.41
72	37.81	68.52	102.81
73	39.19	69.54	104.20
74	40.77	71.40	107.04
75	43.13	73.88	110.78
76	46.25	78.72	118.06
77	49.35	83.56	124.96
78	52.41	87.85	131.92
79	55.52	93.68	140.65
80	61.52	101.06	151.76
81	66.03	108.47	162.85
82	70.53	115.85	173.96
83	75.03	123.26	185.09
84	79.54	130.65	196.19
	ZC11E33	ZC31E33	ZC51E33

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Proposed Rates (Year 2) on Policies Issued On or After November 1, 2000 Base + Compound Automatic Increase Benefit Rider Form 99505 Series Standard Rate Per \$1 of Daily Benefit

90 Day Elimination Period

	2.4	5.V	116.11
Issue	2 Year	5 Year	Lifetime
Age	Benefit Period	Benefit Period	Benefit Period
18-29	7.42	12.18	16.70
30-34	9.76	16.13	22.10
35-39	12.62	20.92	28.61
40	14.23	23.61	32.26
41	14.88	24.68	33.71
42	15.56	25.80	35.24
43	16.43	27.22	37.28
44	17.37	28.78	39.33
45	18.28	30.25	41.32
46	19.18	31.77	43.41
47	20.37	33.72	46.14
48	21.10	34.94	47.94
49	21.86	36.24	49.73
50	22.65	37.48	51.48
51	23.43	38.74	53.30
52	24.14	39.93	55.07
53	25.06	41.40	57.28
54	25.87	42.97	59.49
55	25.87	44.69	61.91
56	25.83	46.52	64.55
57	25.79	48.33	67.48
58	25.74	48.11	70.51
59	25.65	47.98	71.92
60	25.73	48.01	71.95
61	25.86	48.14	72.18
62	26.00	48.24	72.51
63	26.22	48.59	72.84
64	26.54	49.13	73.64
65	26.98	49.90	74.81
66	27.58	51.03	76.51
67	28.28	52.49	78.69
68	29.12	54.09	81.08
69	29.96	55.63	83.49
70	30.86	57.09	85.57
71	31.65	58.03	87.09
72	32.39	58.73	88.02
73	33.20	59.48	89.18
74	34.46	61.05	91.58
75 	35.97	63.24	94.87
76	38.51	67.63	101.56
77	41.12	72.09	108.24
78	43.71	76.57	114.94
79	46.35	81.54	122.38
80	52.42	87.97	132.04
81	56.27	94.42	141.69
82	60.11	100.85	151.36
83	63.92	107.29	161.02
84	67.77	113.72	170.69
	ZC21E33	ZC41E33	ZC61E33

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Proposed Rates (Year 2) on Policies Issued On or After November 1, 2000 Long Term Care Insurance Policy Form 97045PA.1 Series Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
Age	Benefit Period	Benefit Period	Benefit Period
18-29	1.01	2.70	4.07
30-34	1.34	3.57	5.35
35-39	1.73	5.09	7.60
40	1.95	6.27	9.40
41	2.05	6.65	9.98
42	2.13	6.95	10.41
43	2.25	7.18	10.77
44	2.37	7.42	11.12
45	2.50	7.71	11.57
46	2.62	8.04	12.05
47	2.79	8.39	12.56
48	2.93	8.74	13.10
49	3.07	9.12	13.67
50	3.21	9.52	14.24
51	3.35	9.92	14.87
52	3.50	10.35	15.50
53	3.67	10.79	16.18
54	3.84	11.27	16.87
55	4.01	11.76	17.62
56	4.23	12.25	18.35
57	4.49	12.73	19.08
58	4.78	13.25	19.88
59	5.10	13.82	20.74
60	5.47	14.48	21.74
61	5.87	15.19	22.81
62	6.32	15.95	23.94
63	6.77	16.80	25.16
64	7.22	17.71	26.57
65	7.73	18.81	28.23
66	8.37	20.11	30.17
67	9.21	21.57	32.36
68	10.22	23.14	34.72
69	11.37	24.79	37.20
70	12.69	26.43	39.67
71	14.17	27.85	41.78
72	15.86	29.00	43.51
73	17.03	30.39	45.59
74	18.48	32.56	48.85
75	20.16	35.95	53.93
76	22.59	41.79	62.68
77	24.88	47.69	71.52
78	27.52	53.55	80.32
79	30.06	59.48	89.21
80	34.35	65.49	98.26
81	37.52	71.54	107.29
82	40.68	77.55	116.34
83	43.84	83.59	125.38
84	47.01	89.61	134.42
	ZZ 12E33	ZZ 32E33	ZZ 52E33

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Proposed Rates (Year 2) on Policies Issued On or After November 1, 2000 Long Term Care Insurance Policy Form 97045PA.1 Series Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
	Benefit Period		
<u>Age</u> 18-29	0.91	Benefit Period	Benefit Period 3.49
		2.30	
30-34	1.21	3.08	4.62
35-39	1.56	4.32	6.49
40	1.75	5.35	8.00
41	1.84	5.68	8.50
42	1.91	5.92	8.86
43	2.02	6.13	9.19
44	2.13	6.34	9.49
45	2.25	6.58	9.87
46	2.36	6.87	10.29
47	2.51	7.14	10.74
48	2.63	7.45	11.19
49	2.76	7.79	11.68
50	2.89	8.11	12.19
51	3.03	8.47	12.73
52	3.15	8.84	13.26
53	3.29	9.23	13.85
54	3.44	9.61	14.44
55	3.61	10.03	15.06
56	3.80	10.45	15.68
57	4.02	10.88	16.32
58	4.29	11.31	16.99
59	4.59	11.81	17.69
60	4.92	12.37	18.53
61	5.27	12.98	19.43
62	5.68	13.60	20.40
63	6.08	14.30	21.46
64	6.49	15.10	22.66
65	6.95	16.04	24.07
66	7.53	17.12	25.70
67	8.28	18.34	27.49
68	9.19	19.63	29.46
69	10.22	21.02	31.54
70	11.40	22.47	33.72
71	12.19	23.75	35.58
72	13.02	24.83	37.27
73	14.05	26.13	39.21
73 74	15.25	28.39	42.54
74 75	16.78	31.71	47.58
75 76			54.92
	19.19	36.60	
77 78	21.53	41.50	62.26
	23.82	46.41	69.63
79	26.26	51.42	77.15
80	30.88	56.63	84.96
81	33.73	61.84	92.79
82	36.56	67.05	100.61
83	39.40	72.26	108.42
84	42.26	77.48	116.24
	ZZ 22E33	ZZ 42E33	ZZ 62E33

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Proposed Rates (Year 2) on Policies Issued On or After November 1, 2000

Base + Simple Automatic Increase Benefit Rider Form 99504 Series

Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

	2.4	5.4	
Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	4.20	8.16	11.02
30-34	5.55	10.78	14.47
35-39	7.87	13.97	18.75
40	8.97	15.77	21.17
41	9.41	16.47	22.10
42	9.80	17.16	23.05
43	10.15	18.17	24.40
44	10.38	19.20	25.75
45	10.65	20.18	27.10
46	10.95	20.79	28.45
47	11.27	21.35	30.23
48	11.56	21.94	31.66
49	11.88	22.55	33.06
50	12.21	23.16	34.46
51	12.56	23.79	35.64
52	12.91	24.43	36.61
53	13.28	25.07	37.57
54	13.66	25.74	38.59
55	14.02	26.40	39.57
56	14.38	26.95	40.51
57	14.75	27.55	41.41
58	15.12	28.16	42.34
59	15.52	28.84	43.24
60	15.97	29.64	44.43
61	16.47	30.51	45.73
62	16.98	31.43	47.11
63	17.51	32.45	48.63
64	18.14	33.62	50.38
65	18.88	34.99	52.44
66	19.74	36.59	54.91
67	20.65	38.49	57.75
68	21.67	40.51	60.80
69	22.79	42.58	63.80
70	23.98	44.50	66.78
70	25.23	46.13	69.21
72	26.52	47.42	71.15
73	27.93	48.90	73.37
73 74	29.50	51.11	76.68
7 4 75	31.59	54.07	81.13
75 76	34.31	59.37	89.07
70 77	37.02		
7 <i>7</i> 78	39.74	64.65 69.91	96.99 104.87
78 79			
79 80	42.46 47.46	76.08 82.63	114.14 124.01
81	51.23	89.21	133.83
82 83	54.99 59.76	95.75	143.69
	58.76	102.34	153.56
84	62.53	108.90	163.40
	ZS12E33	ZS32E33	ZS52E33

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Proposed Rates (Year 2) on Policies Issued On or After November 1, 2000

Base + Simple Automatic Increase Benefit Rider Form 99504 Series

Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	3.71	7.24	10.14
30-34	4.92	9.58	13.39
35-39	6.86	12.62	17.34
40	8.05	14.22	19.59
41	8.40	14.88	20.47
42	8.65	15.51	21.39
43	8.87	16.39	22.59
44	9.07	17.03	23.82
45	9.30	17.43	25.05
46	9.56	17.91	26.30
47	9.82	18.41	27.61
48	10.13	18.91	28.37
49	10.38	19.45	29.15
50	10.68	19.97	29.93
51	10.99	20.51	30.76
52	11.29	21.07	31.57
53	11.63	21.64	32.43
54	11.94	22.14	33.28
55	12.26	22.70	34.12
56	12.59	23.22	34.92
57	12.89	23.74	35.58
58	13.21	24.27	36.37
59	13.56	24.84	37.24
60	13.95	25.52	38.26
61	14.36	26.27	39.36
62	14.79	27.04	40.54
63	15.27	27.91	41.85
64	15.84	28.86	43.34
65	16.47	30.06	45.10
66	17.20	31.46	47.22
67	18.05	33.07	49.59
68	18.96	34.80	52.17
69	19.92	36.51	54.80
70	20.88	38.19	57.30
71	21.79	39.49	59.26
72	22.65	40.58	60.89
73	23.59	41.72	62.60
74	24.85	43.65	65.49
75 - c	26.38	46.25	69.40
76	28.81	51.05	76.62
77	31.24	55.73	83.63
78	33.65	61.06	91.61
79	36.10	66.55	99.86
80	41.21	72.28	108.48
81	44.50	78.03	117.08
82	47.77	83.77	125.72
83	51.04	89.51	134.32
84	54.32	95.25	142.94
	ZS22E33	ZS42E33	ZS62E33

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Proposed Rates (Year 2) on Policies Issued On or After November 1, 2000

Base + Compound Automatic Increase Benefit Rider Form 99505 Series

Preferred Rate Per \$1 of Daily Benefit

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	7.00	11.52	15.40
30-34	9.23	15.22	20.27
35-39	11.97	19.79	26.29
40	13.49	22.28	29.68
41	14.12	23.25	31.00
42	14.75	24.34	32.39
43	15.59	25.73	34.27
44	16.44	27.15	36.12
45	17.28	28.52	38.01
46	18.15	30.00	39.94
47	19.30	31.88	42.46
48	19.99	33.05	44.09
49	20.73	34.18	45.74
50	21.43	35.36	47.33
51	22.16	36.52	49.02
52	22.84	37.68	50.65
53	23.71	39.11	52.64
54	24.65	40.59	54.71
55	25.08	42.17	56.95
56	25.05	43.90	59.37
57	25.02	45.90	62.05
58	24.99	47.41	64.86
59	25.01	47.30	67.79
60	25.01	47.35	70.96
61	25.13	47.51	71.19
62	25.29	47.75	71.54
63	25.51	47.96	72.09
64	25.83	48.50	72.91
65	26.25	49.29	73.88
66	26.82	50.42	75.57
67	27.46	51.88	77.74
68	28.24	53.48	80.15
69	29.13	55.08	82.55
70	30.07	56.49	84.76
71	31.09	57.56	86.25
72	32.16	58.27	87.44
73	33.33	59.14	88.62
74	34.67	60.72	91.03
75	36.68	62.83	94.21
76	39.33	66.95	100.41
77	41.97	71.07	106.27
78	44.57	74.71	112.19
78 79	47.22	79.67	119.62
80	52.32	85.95	129.07
81	56.16	92.25	138.50
82	59.98	98.53	147.95
83	63.81	104.83	147.95
84	67.65	104.83	166.85
04	07.03	111.11	100.03
	ZC12E33	ZC32E33	ZC52E33

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

Proposed Rates (Year 2) on Policies Issued On or After November 1, 2000

Base + Compound Automatic Increase Benefit Rider Form 99505 Series

Preferred Rate Per \$1 of Daily Benefit

90 Day Elimination Period

	• • •		
Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	6.31	10.36	14.20
30-34	8.30	13.72	18.80
35-39	10.73	17.79	24.33
40	12.10	20.08	27.44
41	12.65	20.99	28.67
42	13.23	21.94	29.97
43	13.97	23.15	31.71
44	14.77	24.48	33.45
45	15.55	25.73	35.14
46	16.31	27.02	36.92
47	17.32	28.68	39.24
48	17.94	29.72	40.77
49	18.59	30.82	42.29
50	19.26	31.88	43.78
51	19.93	32.95	45.33
52	20.53	33.96	46.84
53	21.31	35.21	48.71
54	22.00	36.54	50.59
55	22.00	38.01	52.65
56	21.97	39.56	54.90
57	21.93	41.10	57.39
58	21.89	40.92	59.97
59	21.81	40.81	61.17
60	21.88	40.83	61.19
61	21.99	40.94	61.39
62	22.11	41.03	61.67
63	22.30	41.32	61.95
64	22.57	41.78	62.63
65	22.95	42.44	63.62
66	23.46	43.40	65.07
67	24.05	44.64	66.92
68	24.77	46.00	68.96
69	25.48	47.31	71.01
70	26.25	48.55	72.77
71	26.92	49.35	74.07
72	27.55	49.95	74.86
73	28.24	50.59	75.84
74	29.31	51.92	77.89
75	30.59	53.78	80.68
76	32.75	57.52	86.37
77	34.97	61.31	92.05
78	37.17	65.12	97.75
79	39.42	69.35	104.08
80	44.58	74.82	112.30
81	47.86	80.30	120.50
82	51.12	85.77	128.73
83	54.36	91.25	136.94
84	57.64	96.72	145.17
	ZC22E33	ZC42E33	ZC62E33

Modes Other Than Annual Semiannual Mode: 51% of Annual Quarterly Mode: 26% of Annual

Spousal Discount is 10% of resulting Standard or Preferred Rate

Modal rate for the Nonforfeiture Benefit/Shortened Benefit Rider Form 99509 is 22% of the resulting modal premium shown above after application of Spousal Discount.

SERFF Tracking #: STLH-132401954 State Tracking #: STLH-132401954 Company Tracking #: 2020 PA LTCI 97045 SERIES

Filing Company:

State Farm Mutual Automobile Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Pennsylvania

Product Name:Long Term Care InsuranceProject Name/Number:2020 PA LTCI 97045 SERIES/

State:

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	2020 NAIC Transmittal - PA LTC.pdf
Item Status:	
Status Date:	
Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	This is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	Pennsylvania - Actuarial Memorandum and Certification.pdf
Item Status:	
Status Date:	
Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	No advertisements are included.
Attachment(s):	No advertisements are moducu.
Item Status:	
Status Date:	
Otatus Bato.	
Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	No third party was involved in preparing this filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	No insert pages included.
Attachment(s):	
Item Status:	
Status Date:	

SERFF Tracking #: STLH-132401954 State Tracking #: STLH-132401954 Company Tracking #: 2020 PA LTCI 97045 SERIES Filing Company: State: Pennsylvania State Farm Mutual Automobile Insurance Company TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified Long Term Care Insurance Product Name: Project Name/Number: 2020 PA LTCI 97045 SERIES/ Bypassed - Item: Rate Table (A&H) **Bypass Reason:** This is not a form filing. Attachment(s): **Item Status:** Status Date: Bypassed - Item: Replacement Form with Highlighted Changes (A&H) **Bypass Reason:** N/A Attachment(s): Item Status: Status Date: Bypassed - Item: Advertisement Compliance Certification **Bypass Reason:** No advertisements are included. Attachment(s): Item Status: Status Date: Bypassed - Item: Reserve Calculation (A&H) **Bypass Reason:** This form was not issued on or after September 16, 2002 in Pennsylvania. Attachment(s): **Item Status:** Status Date: Bypassed - Item: Variability Explanation (A&H) **Bypass Reason:** N/A Attachment(s): **Item Status:** Status Date: Satisfied - Item: Actual and Projected Experience Comments: Actual and Projected Experience - PA.pdf Actual and Projected Experience - PA - Policies Issued Prior to 11-1-2000.pdf Actual and Projected Experience - PA - Policies Issued On or After 11-1-2000.pdf Actual and Projected Nationwide Experience - PA.pdf Attachment(s):

Actual and Projected Nationwide Experience - PA - Original Rate Class.pdf Actual and Projected Nationwide Experience - PA - New Rate Class.pdf

ERFF Tracking #:	STLH-132401954	State Tracking #:	STLH-132401954		Company Tracking #:	2020 PA LTCI 97045 SERIES
tate: Ol/Sub-TOI:	Pennsylvania LTC03l Individ	lual Long Term Care/LTC03I.0		Filing Company:	State Farm Mutual	Automobile Insurance Company
roduct Name:	Long Term Ca	re Insurance				
roject Name/Number:	2020 PA LTCI	97045 SERIES/				
tem Status:						
Status Date:						
Satisfied - Item:		Distribution of Business	3			
Comments:						
Attachment(s):		PA - Dist. of Business 2	2020.pdf			
tem Status:						
Status Date:						
Satisfied - Item:		Comparision of Propos	ed and Current Ra	tes		
Comments:						
Attachment(s):		Rate Table Comparison	n (Year 1) - Policies n (Year 2) - Policies	s Issued On or Afte s Issued Prior to No	r November 1, 2000.pdf	
tem Status:						
Status Date:						
Satisfied - Item:		Rate Increase History b	by State			
comments:						
Attachment(s):		97045 Series In-Force	Rate Increase Filin	g Status.pdf		
tem Status:						
Status Date:						
Satisfied - Item:		Loss Ratio Demonstrati	ion			
Comments:						
Attachment(s):		Loss Ratio Demonstrati	ion.pdf			
tem Status:						
Status Date:						
Satisfied - Item:		Policyholder Notification	n Letter			
Comments:						
Attachment(s):		97045 7th Round PA C LTC Customer Q and A	ustomer Letter.pdf \(\cdot\) - Ultimate.pdf			
tem Status:			·			
Status Date:						

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of P	ennsylvania							
2			Depa	rtment	Use Only				
2.	State Tracking ID								
			T		Γ				
3.	Insurer Name & Address	Domicile	Lice	urer ense pe	NAIC Group #	NAIC #	FEIN#	State #	
	State Farm Mutual Automobile Insurance Co. One State Farm Plaza Bloomington, IL 61710-0001				25178	37- 0533100			
4.	Contact Name & Address	Telephone #		Fax	#	E-n	E-mail Address		
One S	l Diffor State Farm Plaza, B-1 nington, IL 61710	309-766-2475 309-766-1827 David.diffor.cy3o@statefa				statefarm.com			
5.	Requested Filing Mode	 ☐ Review & Approval ☐ File & Use ☐ Informational ☐ Combination (please explain): ☐ Other (please explain): 							
6.	Company Tracking Number	any Tracking Number 2020 PA LTCI 97045 Series							
7.	New Submission	Resubmission Previous file #							
		☐ Resubmission Tevious file #							
8.	Market	Group							
9.	Type of Insurance (TOI)	LTC03l Individ	lual Lon	ng Term	Care				
10.	Sub-Type of Insurance (Sub-TOI)	LTC03I.001 Q	ualified						
11.	Submitted Documents	FORMS Outline of Coverage Certificate Application/Enrollment Rider/Endorsement Advertising Schedule of Benefits Other Rates New Rate Revised Rate							

LHTD-1, Page 1 of 2

		T			
12.	Filing Submission Date	07/01/2020			
40	Filing Fee	Amount			Check Date
13.	(If required)	Retaliatory	☐ Yes	$oxed{\boxtimes}$ No	Check Number
14.	Date of Domiciliary Approval	Illinois has app with a maximu			f maximum 40% increases each and a fourth rouncase.
15.	Filing Description:				
	State Farm Mutual Automobile In Inforce Rate Increase Individual Long Term Care Insura Policy Form 97045PA.1 Rider Forms 99504, 99505	·	any – NAIÓ	C 176-2517	78
16	Cartification (If required)				
16. I HE	Certification (If required) REBY CERTIFY that I have revie	wed the applical	ble filina re	eguirement	s for this filing, and the filing complies with all
	icable statutory and regulatory pro				
Print	Name <u>David Diffor</u>			Title <u>/</u>	Actuarial Director I
	0./ oi/	h			
Sign	ature				

LHTD-1, Page 2 of 2

	filing transmittal is part of co			
This	filing corresponds to rate filing	ng company tracking		
nun	nber			
	Document Name	Form Number		Replaced Form Number
		Form Number		Previous State Filing
	Description			Number
01			☐ Initial	
			Revised	
			☐ Other	
02			☐ Initial	
			Revised	
			☐ Other	
03			☐ Initial	
03			Revised	
			Other	
04			☐ Initial	
			Revised	
			☐ Other	
05			☐ Initial	
			Revised	
			☐ Other	
06			☐ Initial	
00			Revised	
			Other	
07			☐ Initial	
			Revised	
			☐ Other	
08			Initial	
			Revised	
			☐ Other	
09			☐ Initial	
09			Revised	
			Other	
10			☐ Initial	
			Revised	
			☐ Other	
=				
LH FF	4-T			

Form Filing Attachment

17.

18.					
	filing transmittal is part of company t		2020 PA LTCI 97045 Series		
This num	filing corresponds to form filing compler	pany tracking	N/A		
Over	rall percentage rate indication (when a	pplicable)	249.4%		
	rall percentage rate impact for this filir		40.0%		
	Document Name	Affected Form Numbers		Previous State Filing Number	
	Description				
01	Individual Long Term Care Policy and Riders Rate Filing	97045PA.1, 99504, 99505	☐ New ☐ Revised ☐ Request +40.0%% ☐ Other		
02			☐ New ☐ Revised		
03			☐ New ☐ Revised Request + % % ☐ Other		
04			□ New □ Revised Request +%% □ Other		
05			New Revised Request +%% Other		
06			New Revised Request +%% Other		
07			☐ New ☐ Revised ☐ Request +%% ☐ Other		
08			☐ New ☐ Revised		
09			☐ New ☐ Revised		
10 LH RFA			□ New □ Revised Request +%% □ Other		

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY BLOOMINGTON, ILLINOIS 61710 ACTUARIAL MEMORANDUM – RATE INCREASE

STATE FARM TAX QUALIFIED LONG TERM CARE INSURANCE POLICY FORM 97045PA.1 SIMPLE AUTOMATIC INCREASE BENEFIT RIDER FORM 99504 COMPOUND AUTOMATIC INCREASE BENEFIT RIDER FORM 99505

I. PURPOSE

The purpose of this memorandum is to request a rate increase and demonstrate compliance with loss ratio standards. This memorandum is not intended for any other purpose.

II. GENERAL INFORMATION

- A. Issuer Name: State Farm Mutual Automobile Insurance Company
- B. Form Numbers: 97045PA.1, 99504, 99505
- C. Type of Policy: Comprehensive, Individual Tax Qualified Long Term Care Insurance
- D. Renewability: Guaranteed Renewable
- E. Marketing Method: Sold through a captive agency force but are no longer marketed
- F. Domicile Approval: This filing has not been submitted to Illinois, our state of domicile
- G. Issue Ages: ages 18 through 84
- H. Average Issue Age of inforce policies: 53
- I. Insurance Company Representative: David Diffor

One State Farm Plaza, B-1 Bloomington, IL 61710 (309) 766-2475

III. APPLICABILITY

This filing is applicable to all in-force policies and associated riders issued in Pennsylvania on the above referenced forms. These forms were marketed in Pennsylvania between January 1, 1998 and August 31, 2001. These forms are no longer marketed in any state. As of December 31, 2019, there were 1,059 policies in force on these forms in Pennsylvania and 36,059 nationwide. These new rates will apply on the policyholder's next anniversary. The new rates will be implemented on December 1, 2020, or as soon as possible thereafter.

IV. DESCRIPTION OF POLICY DESIGN AND COVERAGE

- A. Form 97045PA.1: This form provides comprehensive Long Term Care Insurance coverage. After meeting an elimination period, benefits are paid on an expenses incurred basis. Covered expenses include: Home and Adult Day Care, Long Term Care Facility, Alternate Care Facility, Caregiver Training, Bed Reservation, Respite Care, and Medical Help System. Benefits may also be payable for other services, devices or types of care if they are part of an alternate plan of care which is agreed to by the insured, the insured's doctor, and State Farm. Premiums are waived while receiving care in a facility after the specified waiting period.
- B. Optional Simple Automatic Increase Benefit Rider Form 99504: Provides inflation protection by giving 5% simple automatic benefit increase for each policy year.
- C. Optional Compound Automatic Increase Benefit Rider Form 99505: Provides compound automatic benefit increases of 5% for each policy year.

V. REASON FOR RATE INCREASE

A rate increase is necessary due to significantly higher anticipated and lifetime loss ratios than expected. The higher loss ratios are primarily a result of lower voluntary lapse rates, lower mortality, and higher expected future claims costs.

Original persistency assumptions combined both lapses and mortality. For the actual to expected comparison, actual mortality and lapse rates are combined.

Duration	Actual Total Termination Rate	Expected Total Termination Rate	Actual to Expected
1	7.7%	9.2%	83%
2	4.0%	6.6%	61%
3	2.7%	5.7%	47%
4	2.1%	5.6%	37%
5	1.8%	5.6%	31%
6	1.4%	5.6%	25%
7	1.4%	5.6%	25%
8	1.5%	5.6%	27%
9	1.6%	6.0%	26%
10	1.5%	6.0%	25%
11	1.5%	6.2%	25%
12	1.6%	6.3%	25%
13	1.9%	6.3%	30%

The table below compares the present value of future incurred losses using original morbidity assumptions and our current assumptions as outlined below in Section VI. Current lapse and mortality assumptions are used in the projections for both original and current morbidity assumptions.

PV Future Incurred Losses	PV Future Incurred Losses	Ratio of Current to
Original Claim Costs	Current Claim Costs	Original
1,940,100,157	2,689,338,125	1.39

VI. CURRENT MORBIDITY ASSUMPTIONS

Current claim costs were developed using 2017 Milliman Inc. internal claim cost guidelines. These guidelines are a cooperative effort of Milliman Health actuaries and represent a combination of their experience, research, and judgment. These claim costs were developed based on the benefits provided under these forms.

The table below demonstrates our actual to expected loss ratio experience by year based on the actual distribution of business with experience developed through September 30, 2019. State Farm experience shows an overall actual to expected ratio of 100.2%. Experience from 2007-2018 provided a cumulative actual to expected ratio of 100.0%. As a result, 100.0% of the Milliman claim costs was chosen as the ultimate claim cost level.

The expected basis for the table below is the 2017 Milliman claims costs using actual termination information.

Year	Actual Loss Ratio	Expected Loss Ratio Based on 2017 Milliman Claim Costs	Actual to Expected Ratio
1997	0.0%	8.5%	0.0%
1998	0.3%	7.9%	3.6%
1999	6.0%	8.7%	68.3%
2000	10.0%	9.7%	103.5%
2001	8.0%	11.2%	71.4%
2002	12.0%	14.4%	83.1%
2003	19.1%	18.9%	101.2%
2004	29.6%	24.0%	123.1%
2005	24.2%	29.9%	80.7%
2006	46.2%	37.0%	125.0%
2007	38.6%	45.4%	85.2%
2008	55.1%	55.0%	100.1%
2009	62.2%	65.8%	94.6%
2010	64.9%	77.4%	83.8%
2011	85.4%	89.9%	95.1%
2012	110.7%	103.8%	106.7%
2013	102.7%	119.2%	86.2%
2014	123.3%	136.6%	90.3%
2015	175.3%	156.0%	112.4%
2016	182.7%	178.3%	102.4%
2017	233.1%	203.3%	114.7%
2018	250.3%	231.8%	108.0%
Total	75.4%	75.2%	100.2%

No future morbidity improvement was assumed in these claim costs.

Below is a comparison of our actual incurred losses to expected based on our original morbidity assumptions with experience developed through March 31, 2020. The expected basis uses actual terminations (both lapse and mortality) to remove any effect that an assumed lapse or mortality assumption would have.

Calendar Year	Actual Claim Costs	Expected - Original Claim Costs	Actual to Expected
1997	0	83,312	0.0%
1998	13,981	1,037,615	1.4%
1999	1,040,702	3,679,398	28.3%
2000	3,866,388	8,453,611	45.7%
2001	4,846,462	14,022,967	34.6%
2002	7,876,112	17,178,433	45.8%
2003	12,185,867	19,367,940	62.9%
2004	18,264,504	21,208,432	86.1%
2005	14,576,901	22,953,005	63.5%
2006	27,391,773	24,791,335	110.5%
2007	22,826,102	26,868,755	85.0%

2008	31,286,634	29,181,491	107.2%
2009	33,903,257	31,765,257	106.7%
2010	34,824,001	34,586,735	100.7%
2011	44,159,488	37,687,985	117.2%
2012	56,536,881	41,212,529	137.2%
2013	50,101,986	44,753,846	112.0%
2014	57,740,007	48,506,142	119.0%
2015	76,606,660	52,552,973	145.8%
2016	77,826,717	57,057,155	136.4%
2017	96,458,531	61,405,292	157.1%
2018	96,513,414	65,955,741	146.3%
Total	768,846,367	664,309,949	115.7%

VII. CURRENT MORTALITY ASSUMPTION

Sex distinct mortality is now assumed to follow the 2012 IAM Static table with the smoothed Actual to Expected factors and Selection factors shown below. Attained age groupings were selected to achieve 500 actual deaths. Actual and expected deaths include data from all policy forms for credibility purposes. When developing actual to expected ratios by attained age, experience in durations ten and later was used to eliminate the impact of selection. The table below showcases these developed actual to expected ratios considering experience in durations ten and later. Mortality rates between ages are smoothed using linear interpolation (these cells are highlighted in the table below).

Attained Age	Actual Deaths	Expected Deaths Based on 2012 IAM	Actual to Expected Based on 2012 IAM	Actual to Expected using Smoothed Assumptions
0 - 65	640	1077	59%	59%
66 - 70	824	1274	65%	65%
71 - 72	520	667	78%	78%
73 – 74	675	792	85%	85%
75 – 76	773	893	87%	87%
77 – 78	874	940	93%	93%
79 – 80	928	969	96%	96%
81 – 82	978	935	105%	100%
83 – 84	866	838	103%	103%
85 - 86	777	727	107%	107%
87 – 88	642	587	109%	109%
89 +	1074	981	109%	109%

To reflect selection, selection factors were developed to be applied to attained age actual to expected ratios in the first nine durations. The duration 1 selection factor was calculated to achieve a final actual to expected for attained age groups 0-65 and 66-70 that is approximately equal to the overall duration 1 actual to expected across all ages (28%). The selection factor in duration 2 was calculated to maintain a duration 2 over duration 1 ratio equal to that experienced across all age groups. The remaining selection factors were achieved by grading to 100% by duration 10.

Duration	Selection Factors
1	45%
2	79%
3	82%
4	84%
5	87%
6	90%
7	92%
8	95%
9	97%
10+	100%

VIII. CURRENT VOLUNTARY LAPSE RATE ASSUMPTIONS

Current voluntary lapse rates are based on our nationwide long term care lapse experience from the 97045 form. The following chart shows our actual lapse rate by duration through Dec. 31, 2018. The lapse rate assumed for projections of lifetime loss ratio in policy years 14+ is 0.81%.

Duration	Actual Exposures	Number of Lapses	Assumed Lapse Rate
1	61,803	4,660	7.54%
2	57,025	2,130	3.74%
3	54,692	1,274	2.33%
4	53,180	913	1.72%
5	52,001	674	1.30%
6	51,017	467	0.92%
7	50,215	417	0.83%
8	49,395	424	0.86%
9	48,533	395	0.81%
10	47,635	316	0.66%
11	46,365	262	0.57%
12	42,872	221	0.52%
13	36,372	217	0.60%
14+	132,163	1,067	0.81%

IX. CURRENT SHOCK LAPSE ASSUMPTION

A shock lapse assumption of 1.50% after this proposed rate increase is included in our projections. Assumed lapse rates (see Section VIII) less than 1.50% are increased to 1.50% for the year following this rate increase. This assumption is based on lapse experience after rate increases implemented to date on policy form 97045 series policies. We will continue to closely monitor policyholder behavior after rate increases.

Below is a chart showing the number of policyholders who have received a rate increase and the number who have lapsed after an increase on the 97045 policy series as of March 31, 2019.

Number of Policyholders Receiving Rate Increase	Number of Policyholders Lapsing After Rate Increase	Lapse Rate
109,644	1,640	1.50%

X. HISTORY OF RATE ADJUSTMENTS

On May 9, 2000, we filed new rate tables to be used for new business on these forms. This change was implemented on November 1, 2000. Approval of this new business rate change was contingent on State Farm agreeing to keep the experience on these two classes separate for rating purposes. Actual and projected experience exhibits show these two blocks separately. This new business rate change was implemented in all jurisdictions in which this form was sold. Nationwide business will also be split by this class.

On October 5, 2012, a 15% average rate increase was approved for in-force policyholders. This increase was implemented beginning February 1, 2013.

On September 12, 2013, a 14% average rate increase was approved for in-force policyholders. This increase was implemented beginning February 1, 2014.

On August 27, 2015, a 14.5% average rate increase was approved for in-force policyholders. This increase was implemented beginning January 1, 2016.

On September 2, 2016, a 13.8% average rate increase was approved for in-force policyholders. This increase was implemented beginning January 1, 2017.

On December 14, 2017, a 13.6% average rate increase was approved for in-force policyholders. This increase was implemented beginning May 1, 2018.

On December 14, 2018, a 12.9% average rate increase was approved for in-force policyholders. This increase was implemented beginning May 1, 2019.

XI. AVERAGE ANNUAL PREMIUM

The average annual premium for this form and associated riders prior to the rate increase is:

Pennsylvania

Policies issued prior to Nov. 1, 2000	\$1,905
Policies issued on or after Nov. 1, 2000	\$2,202

<u>Nationwide</u>

Policies issued in original class	\$2,145
Policies issued in new class	\$2,241

The average annual premium for this form and associated riders after the rate increase is:

<u>Pennsylvania</u>

Policies issued prior to Nov. 1, 2000	\$2,715
Policies issued on or after Nov. 1, 2000	\$2,866

Nationwide

Policies issued in original class	\$3,090
Policies issued in new class	\$3.007

XII. MINIMUM LIFETIME LOSS RATIO

The minimum lifetime loss ratio is 60%. Originally filed loss ratio on policies issued prior to Nov. 1, 2000 is 75%. Originally filed loss ratio on policies issued on or after Nov. 1, 2000 is 64%.

XIII. PAST, ANTICIPATED AND LIFETIME LOSS RATIO

Past and projected nationwide and Pennsylvania experience are shown in the exhibits entitled Actual and Projected Nationwide Experience - PA and Actual and Projected Experience - PA. Projected premiums are shown both with and without the proposed rate increase.

Nationwide data is used to justify the proposed rates. The nationwide projection exhibit contains three columns of premiums. The first one titled "Earned Premium Original Rates" reflects the original premium with no rate increases. The second column, "Earned Premium Current Rates", applies this state's specific pattern of prior increases to the nationwide original premium. This is done to avoid subsidization amongst states due to the allowance/disallowance of needed rate increases. The final premium column, "Earned Premium with Proposed Increase", reflects the proposed increase applied nationwide. A summary of the resulting loss ratios is shown below.

The lifetime loss ratio is calculated as the sum of the accumulated value of past incurred claims and the present value of anticipated incurred claims divided by the sum of the accumulated value of past earned premium and the present value of the anticipated earned premium. The present values and accumulated values are calculated at 4.5%.

The following tables show the present and accumulated values of nationwide premiums and claims at the maximum valuation rate of 4.5% and experience developed through March 31, 2020.

	Earned Premium Current Rates	Original Rate C Earned Premium with Proposed Increase	<u>lass</u> Incurred Claims	Loss Ratio Current Rates	Loss Ratio with Proposed Rates
Past	1,351,522,179	1,351,522,179	831,601,232	61.5%	61.5%
Anticipated	500,844,893	680,136,977	1,982,221,226	395.8%	291.4%
Lifetime	1,852,367,072	2,031,659,156	2,813,822,458	151.9%	138.5%
		New Rate Cla	<u>ss</u>		
	Earned Premium	Earned Premium with	Incurred	Loss Ratio	Loss Ratio with
_	Current Rates	Proposed Increase	Claims	Current Rates	Proposed Rates
Past	480,204,836	480,204,836	199,930,666	41.6%	41.6%
Anticipated	240,335,319	311,504,337	707,116,899	294.2%	227.0%
Lifetime	720.540.155	791.709.173	907.047.566	125.9%	114.6%

XIV. MAXIMUM ALLOWABLE RATE INCREASE

The same methodology is used to calculate the maximum allowable rate increase for all policies before, on, or after November 1, 2000.

The maximum allowable rate increase was calculated so that the sum of:

- (a) The lesser of:
 - (i) The accumulated value of actual past incurred claims; and
 - (ii) The accumulated value of expected past claims
- (b) The present value of projected incurred claims.

Is equal to:

- (c) The sum of the accumulated value of actual past premium and the present value of future projected premium at the indicated rate level times the greater of :
 - (i) 60%; and
 - (ii) The lifetime loss ratio consistent with the original filing.

Policies Issued Prior to November 1, 2000

The accumulated value of expected past claims (422,260,764) is less than accumulated value of actual past incurred claims; therefore, expected past claims are used in the calculation to demonstrate that past losses are not being recouped.

The lifetime loss ratio consistent with policies issued prior to November 1, 2000 is 75%.

This methodology results in an indicated average rate increase of 270.3% and a lifetime loss ratio of 87.8%.

This increase is based on nationwide data and assumes that the 15% average increase that was implemented on February 1, 2013 the 14% average increase that was implemented on February 1, 2014, the 14.5% average increase that was implemented on January 1, 2016, the 13.8% average increase that was implemented on January 1, 2017, the 13.6% average increase that was implemented on May 1, 2018, and the 12.9% average increase that was implemented on May 1, 2019 were applied nationwide. 270.3% is the indicated rate increase in addition to the 15%, 14%, 14.5%, 13.8%, 13.6%, and 12.9% that were already implemented.

Policies Issued On or After November 1, 2000

The accumulated value of expected past incurred claims (137,577,901) is less than the accumulated value of actual past claims; therefore, expected past incurred claims are used in the calculation to demonstrate that past losses are not being recouped.

The lifetime loss ratio consistent with policies issued on or after to November 1, 2000 is 64%.

This methodology results in an indicated average rate increase of 249.4% and a lifetime loss ratio of 68.7%.

This increase is based on nationwide data and assumes that the 15% average increase that was implemented on February 1, 2013 the 14% average increase that was implemented on February 1, 2014, the 14.5% average increase that was implemented on January 1, 2016, the 13.8% average increase that was implemented on January 1, 2017, the 13.6% average increase that was implemented on May 1, 2018, and the 12.9% average increase that was implemented on May 1, 2019 were applied nationwide. 249.4% is the indicated rate increase in addition to the 15%, 14%, 14.5%, 13.8%, 13.6%, and 12.9% that were already implemented.

XV. SUMMARY OF PROPOSED RATE INCREASE

We are proposing an average rate increase of 41.1% based on the nationwide distribution of business. This also results in an average increase of 40.0% in Pennsylvania.

The maximum proposed increase is 73%. Policies with a 2 year benefit period and no inflation protection will not receive an increase. We are proposing this increase over two years.

The proposed increase over two years is shown below.

	Pennsylvania - Average	Pennsylvania - Cumulative	Range
Increase 1	26.0%	26.0%	0-40.0%
Increase 2	11.1%	40.0%	0-23.5%

This proposed increase is further reduced in cases where this maximum increase would cause the new rates to be higher than the corresponding rate on our most recently marketed non-gender-distinct long term care insurance product.

Although a rate increase larger than 40.0% can be justified at this time, State Farm is not currently seeking a higher increase. If the proposed rate increase is approved and future experience emerges as expected, we do not anticipate seeking further rate increases.

A comparison of rates before and after the proposed change is included in the supporting documentation.

XVI. CERTIFICATION

To the best of my knowledge and judgment, the following items are true with respect to the filing:

- 1) The assumptions represent my best judgment as to the expected value for each assumption and are consistent with State Farm's business plan at this time.
- 2) The anticipated lifetime loss ratio will exceed the applicable loss ratio.
- 3) The filing was prepared based on the current standard of practice as promulgated by the Actuarial Standards Board including the data quality standard of practice.
- 4) The filing is in compliance with applicable laws and regulations in Pennsylvania.
- 5) The rates are reasonable in relationship to the benefits.

ON OIM	
	<u>July 1, 2020</u>
David Diffor, FSA, MAAA	Date

Actual and Projected Pennsylvania Experience							
	Earned Premium	Earned Premium	Actual	Incurred	Loss Ratio	Loss Ratio	
Year	Original Rates	Current Rates		Claims	Original Rates	Current Rates	
1997	0	0		0	0.0%	0.0%	
1998	147,425	147,425		0	0.0%	0.0%	
1999 2000	652,642 1,323,406	652,642 1,323,406		32,136 321,227	4.9% 24.3%	4.9% 24.3%	
2000	1,929,641	1,929,641		290,944	15.1%	15.1%	
2001	1,880,608	1,880,608		115,546	6.1%	6.1%	
2003	1,814,553	1,814,553		102,177	5.6%	5.6%	
2004	1,765,856	1,765,856		908,213	51.4%	51.4%	
2005	1,721,205	1,721,205		347,744	20.2%	20.2%	
2006	1,673,103	1,673,103		876,455	52.4%	52.4%	
2007	1,642,712	1,642,712		798,024	48.6%	48.6%	
2008	1,617,694	1,617,694		762,767	47.2%	47.2%	
2009	1,581,294	1,581,294		1,719,210	108.7%	108.7%	
2010	1,552,674	1,552,674		983,991	63.4%	63.4%	
2011	1,509,141	1,509,141		898,034	59.5%	59.5%	
2012	1,457,699	1,457,699		1,325,041	90.9%	90.9%	
2013	1,403,135	1,491,553		530,427	37.8%	35.6%	
2014	1,327,482	1,597,354		1,081,388	81.5%	67.7%	
2015	1,233,239	1,620,233		3,423,384	277.6%	211.3%	
2016	1,181,992	1,663,924		2,515,545	212.8%	151.2%	
2017	1,111,852	1,779,754		3,678,622	330.9%	206.7%	
2018	1,045,086	1,839,911		2,621,592	250.8%	142.5%	
Total	29,572,437	32,262,380		23,332,467	78.9%	72.3%	
	-1		Projection		Lasa Datia		Lasa Datia
Draigation	Farnad Dramium	Farnad Dramium	Earned	Incurred	Loss Ratio	Loss Datio	Loss Ratio
Projection	Earned Premium	Earned Premium	Premium With	Incurred	Original	Loss Ratio	With Proposed
Year	Original Rates	Current Rates	Proposed Increase	Claims	Rates	Current Rates	Increase
2019	985,912	1,970,283	1,970,283	2,464,619	250.0%	125.1%	125.1%
2020	938,897	2,058,212	2,041,582	2,654,966	282.8%	129.0%	130.0%
2021	891,426	1,971,109	2,258,488	2,851,369	319.9%	144.7%	126.3%
2022	843,696	1,871,969	2,509,493	3,046,055	361.0%	162.7%	121.4%
2023	795,994	1,771,974	2,492,001	3,245,137	407.7%	183.1%	130.2%
2024	748,578	1,671,649	2,365,774	3,439,810	459.5%	205.8%	145.4%
2025	701,661	1,571,463	2,239,000	3,619,558	515.9%	230.3%	161.7%
2026	655,384	1,471,807	2,111,751	3,785,533	577.6%	257.2%	179.3%
2027 2028	609,963	1,373,251	1,984,682	3,940,439	646.0%	286.9%	198.5%
2028	565,733	1,276,611	1,858,756	4,085,101	722.1%	320.0%	219.8% 242.9%
2029	522,896	1,182,418	1,734,632	4,214,116	805.9% 897.7%	356.4%	242.9%
2030	481,590 441,901	1,091,058 1,002,825	1,612,820 1,493,786	4,323,382 4,416,780	999.5%	396.3% 440.4%	295.7%
2031	404,011	918,220	1,378,260	4,491,716	1111.8%	489.2%	325.9%
2032	368,098	837,733	1,266,980	4,554,120	1237.2%	543.6%	359.4%
2033	334,314	761,750	1,160,539	4,606,332	1377.8%	604.7%	396.9%
2034	302,677	690,384	1,059,239	4,639,714	1532.9%	672.0%	438.0%
2033	273,117	623,523	963,130	4,649,445	1702.4%	745.7%	482.7%
2036	245,639	561,231	872,484	4,634,135	1886.6%	825.7%	531.1%
2037	220,256	503,575	787,561	4,599,849	2088.4%	913.4%	584.1%
2038	196,942	450,532	708,513	4,556,624	2313.7%	1011.4%	643.1%
2040	175,632	401,973	635,331	4,498,728	2561.5%	1119.2%	708.1%
2040	156,200	357,635	567,826	4,431,846	2837.3%	1239.2%	780.5%
2041	138,548	317,315	505,865	4,354,739	3143.1%	1372.4%	860.8%
2042	122,603	280,859	449,360	4,267,484	3480.7%	1519.4%	949.7%
2043	108,274	248,070	398,135	4,178,536	3859.2%	1684.4%	1049.5%
2045	95,434	218,669	351,871	4,088,333	4283.9%	1869.6%	1161.9%
2046	83,950	192,356	310,205	4,002,072	4767.2%	2080.6%	1290.1%
2047	73,703	168,868	272,809	3,911,583	5307.2%	2316.4%	1433.8%
2048	64,587	147,965	239,370	3,802,069	5886.8%	2569.6%	1588.4%
2049	56,499	129,414	209,571	3,672,033	6499.3%	2837.4%	1752.2%
2050	49,329	112,965	183,052	3,528,727	7153.5%	3123.7%	1927.7%
2051	42,969	98,375	159,453	3,379,468	7864.8%	3435.3%	2119.4%
2052	37,333	85,444	138,488	3,228,318	8647.3%	3778.3%	2331.1%
2053	32,340	73,990	119,883	3,060,911	9464.7%	4136.9%	2553.2%
2054	27,919	63,848	103,387	2,876,523	10303.2%	4505.3%	2782.3%
2055	24,000	54,862	88,758	2,676,882	11153.7%	4879.3%	3015.9%
2056	20,533	46,914	75,815	2,467,981	12019.6%	5260.7%	3255.3%
2057	17,467	39,887	64,373	2,260,834	12943.6%	5668.1%	3512.1%
2058	14,765	33,696	54,300	2,047,256	13866.0%	6075.7%	3770.2%
2059	12,401	28,284	45,503	1,837,365	14816.1%	6496.1%	4037.9%
2060	10,345	23,578	37,862	1,633,170	15787.2%	6926.7%	4313.4%
2061	8,565	19,506	31,261	1,436,756	16775.3%	7365.8%	4596.0%
2062	7,038	16,016	25,612	1,254,094	17818.5%	7830.3%	4896.6%
2063	5,734	13,037	20,798	1,075,475	18755.4%	8249.6%	5171.1%
2064	4,634	10,525	16,746	908,939	19614.9%	8636.2%	5427.8%
2065	3,712	8,423	13,362	762,828	20548.3%	9056.7%	5709.0%
2066	2,946	6,677	10,559	637,711	21644.6%	9550.2%	6039.6%
2067	2,319	5,249	8,271	531,828	22937.0%	10131.5%	6429.7%
2068	1,807	4,087	6,415	438,010	24237.1%	10717.2%	6828.3%
Total	12,930,271	28,840,062	40,013,997	160,069,301	1237.9%	555.0%	400.0%
			Earned	_	Loss Ratio		Loss Ratio
	Earned Premium	Earned Premium	Premium With	Incurred	Original	Loss Ratio	With Proposed
	Original Rates	Current Rates	Proposed Increase	Claims	Rates	Current Rates	Increase
Past Experience	29,572,437	32,262,380	32,262,380	23,332,467	78.9%	72.3%	72.3%
Anticipated Experience	12,930,271	28,840,062	40,013,997	160,069,301	1237.9%	555.0%	400.0%
Lifetime Experience	42,502,708	61,102,442	72,276,377	183,401,768	431.5%	300.2%	253.8%
Deat Force de Constitution	40.000.000	E2 400 055	F0 400 055	24 442 555	62.624	E0 001	E0 051
Past Experience@4.5%	49,386,990	52,409,863	52,409,863	31,418,993	63.6%	59.9%	59.9%
Anticipated Experience@4.5%	9,036,500	20,012,053	26,763,584	73,492,742	813.3%	367.2%	274.6%
Lifetime Experience@4.5%	58,423,490	72,421,916	79,173,447	104,911,735	179.6%	144.9%	132.5%

Actual and Projected Pennsylvania Experience - Old Rates Only							
	Earned Premium	Earned Premium	Actual	Incurred	Loss Ratio	Loss Ratio	
Year	Original Rates	Current Rates		Claims	Original Rates	Current Rates	
1997	0	0		0	0.0%	0.0%	
1998 1999	147,425 652,642	147,425 652,642		0 32,136	0.0% 4.9%	0.0% 4.9%	
2000	1,319,528	1,319,528		321,227	24.3%	24.3%	
2001	1,605,647	1,605,647		290,944	18.1%	18.1%	
2002	1,479,843	1,479,843		115,546	7.8%	7.8%	
2003	1,430,649	1,430,649		102,177	7.1%	7.1%	
2004	1,393,070	1,393,070		287,447	20.6%	20.6%	
2005	1,356,321	1,356,321		9,806	0.7%	0.7%	
2006 2007	1,314,522 1,286,996	1,314,522 1,286,996		732,948 701,468	55.8% 54.5%	55.8% 54.5%	
2008	1,264,339	1,264,339		762,767	60.3%	60.3%	
2009	1,231,909	1,231,909		1,346,082	109.3%	109.3%	
2010	1,207,157	1,207,157		983,991	81.5%	81.5%	
2011	1,176,529	1,176,529		767,432	65.2%	65.2%	
2012	1,130,493	1,130,493		1,031,788	91.3%	91.3%	
2013	1,084,777	1,153,134		469,138	43.2%	40.7%	
2014 2015	1,034,008 967,219	1,245,082 1,271,699		451,357 3,289,806	43.7% 340.1%	36.3% 258.7%	
2013	929,605	1,309,594		2,515,545	270.6%	192.1%	
2017	874,911	1,403,032		3,378,705	386.2%	240.8%	
2018	824,302	1,459,320		2,243,364	272.2%	153.7%	
Total	23,711,891	25,838,931		19,833,674	83.6%	76.8%	
	1		Projection				
Projection	Earned Premium	Earned Premium	Earned Premium With	Incurred	Loss Ratio Original	Loss Ratio	Loss Ratio With Proposed
Year	Original Rates	Current Rates	Proposed Increase	Incurred Claims	Rates	Current Rates	Increase
2019	776,889	1,566,484	1,566,484	2,083,873	268.2%	133.0%	133.0%
2020	739,821	1,638,074	1,624,571	2,239,142	302.7%	136.7%	137.8%
2021	702,261	1,567,341	1,804,896	2,398,788	341.6%	153.0%	132.9%
2022	664,422	1,487,205	2,024,075	2,556,362	384.7%	171.9%	126.3%
2023	626,561	1,406,371	2,014,148	2,716,069	433.5%	193.1%	134.8%
2024	588,901	1,325,305	1,910,461	2,869,736	487.3%	216.5%	150.2%
2025	551,595	1,244,374	1,806,331	3,010,140	545.7%	241.9%	166.6%
2026 2027	514,789 478,693	1,163,956 1,084,588	1,701,872 1,597,709	3,140,036 3,263,961	610.0% 681.8%	269.8% 300.9%	184.5% 204.3%
2027	443,614	1,006,997	1,494,707	3,380,262	762.0%	335.7%	226.1%
2029	409,714	931,604	1,393,408	3,482,906	850.1%	373.9%	250.0%
2030	377,060	858,623	1,294,138	3,570,630	947.0%	415.9%	275.9%
2031	345,738	788,322	1,197,324	3,645,540	1054.4%	462.4%	304.5%
2032	315,921	721,153	1,103,633	3,708,155	1173.8%	514.2%	336.0%
2033	287,739	657,467	1,013,626	3,760,784	1307.0%	572.0%	371.0%
2034 2035	261,261	597,470	927,692	3,804,293	1456.1% 1620.0%	636.7% 707.9%	410.1%
2036	236,461 213,302	541,142 488,436	845,959 768,526	3,830,571 3,834,528	1797.7%	707.9% 785.1%	452.8% 498.9%
2037	191,805	439,432	695,642	3,821,014	1992.1%	869.5%	549.3%
2038	171,976	394,167	627,508	3,793,706	2206.0%	962.5%	604.6%
2039	153,786	352,599	564,221	3,760,232	2445.1%	1066.4%	666.4%
2040	137,153	314,554	505,681	3,717,582	2710.5%	1181.9%	735.2%
2041	121,989	279,843	451,753	3,667,459	3006.4%	1310.5%	811.8%
2042	108,225	248,319	402,345	3,611,753	3337.3%	1454.5%	897.7%
2043 2044	95,810 84,669	219,869	357,393	3,553,243	3708.6%	1616.1% 1798.7%	994.2% 1103.5%
2044	74,688	194,330 171,440	316,739 280,062	3,495,351 3,440,377	4128.2% 4606.3%	2006.8%	1228.4%
2046	65,757	150,953	247,050	3,388,212	5152.6%	2244.6%	1371.5%
2047	57,792	132,674	217,450	3,331,677	5765.0%	2511.2%	1532.2%
2048	50,701	116,399	190,980	3,262,836	6435.5%	2803.2%	1708.5%
2049	44,398	101,928	167,359	3,171,383	7143.2%	3111.4%	1895.0%
2050	38,790	89,052	146,277	3,065,238	7902.0%	3442.1%	2095.5%
2051	33,795	77,579	127,444	2,949,756	8728.3%	3802.2%	2314.5%
2052 2053	29,350 25,392	67,368 58,276	110,652 95,680	2,828,084	9635.7% 10594.5%	4198.0% 4616.3%	2555.8% 2811.7%
2053	25,392	58,276 50,187	95,680 82,344	2,690,186 2,531,040	10594.5%	4616.3% 5043.2%	2811.7% 3073.7%
2055	18,734	42,979	70,455	2,351,949	12554.3%	5472.4%	3338.2%
2056	15,949	36,579	59,898	2,160,093	13543.9%	5905.3%	3606.3%
2057	13,478	30,904	50,537	1,966,428	14589.4%	6363.1%	3891.1%
2058	11,299	25,897	42,287	1,765,641	15625.9%	6817.8%	4175.4%
2059	9,396	21,526	35,089	1,568,908	16697.0%	7288.3%	4471.2%
2060	7,746	17,737	28,856	1,377,000	17776.8%	7763.6%	4771.9%
2061 2062	6,326 5,116	14,476 11,699	23,501 18,949	1,191,803 1,020,609	18840.6% 19949.9%	8233.0% 8723.8%	5071.2% 5386.2%
2063	4,092	9,350	15,105	857,117	20945.4%	9166.8%	5674.3%
2064	3,240	7,396	11,914	709,658	21903.8%	9595.5%	5956.3%
2065	2,537	5,785	9,292	583,822	23010.9%	10091.5%	6282.8%
2066	1,963	4,472	7,160	478,490	24370.4%	10700.7%	6682.7%
2067	1,502	3,417	5,455	391,798	26077.7%	11465.8%	7182.3%
2068	1,135	2,578	4,104	317,400	27955.9%	12309.7%	7734.2%
Total	10,145,203	22,768,675	32,058,742	134,115,622	1322.0%	589.0%	418.3%
			Earned		Loss Ratio		Loss Ratio
	Earned Premium	Earned Premium	Premium With	Incurred	Original	Loss Ratio	With Proposed
	Original Rates	Current Rates	Proposed Increase	Claims	Rates	Current Rates	Increase
Past Experience	23,711,891	25,838,931	25,838,931	19,833,674	83.6%	76.8%	76.8%
Anticipated Experience	10,145,203	22,768,675	32,058,742	134,115,622	1322.0%	589.0%	418.3%
Lifetime Experience	33,857,094	48,607,606	57,897,672	153,949,296	454.7%	316.7%	265.9%
Past Experience@4.5%	39,980,417	42,369,517	42,369,517	26,262,453	65.7%	62.0%	62.0%
Anticipated Experience@4.5%	7,098,515	15,829,770	21,464,542	61,374,239	864.6%	387.7%	285.9%
Lifetime Experience@4.5%	47,078,931	58,199,287	63,834,059	87,636,692	186.1%	150.6%	137.3%

Actual and Projected Pennsylvania Experience - New Rates Only							
	Earned Premium	Earned Premium	Actual	Incurred	Loss Ratio	Loss Ratio	
Year	Original Rates	Current Rates		Claims	Original Rates	Current Rates	
1997	0	0		0	0.0%	0.0%	
1998	0	0		0	0.0%	0.0%	
1999 2000	0	0		0	0.0% 0.0%	0.0% 0.0%	
2000	3,878 323,994	3,878 323,994		0	0.0%	0.0%	
2002	400,764	400,764		0	0.0%	0.0%	
2003	383,903	383,903		0	0.0%	0.0%	
2004	372,787	372,787		620,766	166.5%	166.5%	
2005	364,884	364,884		337,937	92.6%	92.6%	
2006	358,580	358,580		143,508	40.0%	40.0%	
2007	355,717	355,717		96,556	27.1%	27.1%	
2008	353,355	353,355		0	0.0%	0.0%	
2009	349,385	349,385		373,128 0	106.8% 0.0%	106.8% 0.0%	
2010 2011	345,518 332,612	345,518 332,612		130,601	39.3%	39.3%	
2012	327,206	327,206		293,253	89.6%	89.6%	
2013	318,358	338,419		61,289	19.3%	18.1%	
2014	293,474	352,273		630,031	214.7%	178.8%	
2015	266,019	348,533		133,577	50.2%	38.3%	
2016	252,388	354,329		0	0.0%	0.0%	
2017	236,941	376,722		299,918	126.6%	79.6%	
2018	220,784	380,590		378,228	171.3%	99.4%	
Total	5,860,546	6,423,449		3,498,793	59.7%	54.5%	
			Duciaction				
			Projection Earned		Loss Ratio		Loss Ratio
Projection	Earned Premium	Earned Premium	Premium With	Incurred	Original	Loss Ratio	With Proposed
Year	Original Rates	Current Rates	Proposed Increase	Claims	Rates	Current Rates	Increase
2019	209,023	403,799	403,799	380,746	182.2%	94.3%	94.3%
2020	199,076	420,137	417,011	415,824	208.9%	99.0%	99.7%
2021	189,166	403,769	453,592	452,581	239.3%	112.1%	99.8%
2022	179,274	384,764	485,418	489,693	273.2%	127.3%	100.9%
2023	169,433	365,603	477,853	529,069	312.3%	144.7%	110.7%
2024	159,678	346,344	455,313	570,073	357.0%	164.6%	125.2%
2025	150,066	327,089	432,669	609,418	406.1%	186.3%	140.9%
2026 2027	140,595 131,270	307,851 288,662	409,879 386,974	645,498 676,479	459.1% 515.3%	209.7% 234.3%	157.5% 174.8%
2027	122,119	269,614	364,049	704,838	577.2%	261.4%	193.6%
2029	113,182	250,814	341,224	731,209	646.0%	291.5%	214.3%
2030	104,530	232,435	318,683	752,752	720.1%	323.9%	236.2%
2031	96,163	214,503	296,462	771,239	802.0%	359.5%	260.1%
2032	88,090	197,067	274,628	783,561	889.5%	397.6%	285.3%
2033	80,359	180,266	253,353	793,336	987.2%	440.1%	313.1%
2034	73,053	164,280	232,847	802,040	1097.9%	488.2%	344.4%
2035	66,217	149,242	213,281	809,143	1222.0%	542.2%	379.4%
2036 2037	59,814	135,086	194,604	814,917	1362.4%	603.3%	418.8%
2037	53,834 48,280	121,800 109,409	176,842 160,053	813,121 806,143	1510.4% 1669.7%	667.6% 736.8%	459.8% 503.7%
2038	43,156	97,933	144,292	796,392	1845.4%	813.2%	551.9%
2040	38,479	87,419	129,650	781,146	2030.1%	893.6%	602.5%
2041	34,211	77,792	116,073	764,387	2234.3%	982.6%	658.5%
2042	30,323	68,996	103,520	742,986	2450.2%	1076.8%	717.7%
2043	26,793	60,990	91,967	714,241	2665.7%	1171.1%	776.6%
2044	23,604	53,740	81,396	683,185	2894.3%	1271.3%	839.3%
2045	20,746	47,229	71,809	647,956	3123.3%	1371.9%	902.3%
2046	18,192	41,403	63,154	613,860	3374.3%	1482.6%	972.0%
2047 2048	15,911 13,886	36,194 31,566	55,359 48,390	579,906 539,233	3644.6% 3883.3%	1602.2% 1708.3%	1047.5% 1114.3%
2049	12,101	27,486	42,212	500,650	4137.2%	1821.5%	1186.0%
2050	10,538	23,913	36,776	463,489	4398.1%	1938.2%	1260.3%
2051	9,174	20,796	32,009	429,712	4684.0%	2066.3%	1342.5%
2052	7,983	18,076	27,836	400,234	5013.5%	2214.2%	1437.8%
2053	6,948	15,714	24,204	370,725	5335.9%	2359.3%	1531.7%
2054	6,047	13,661	21,043	345,484	5713.2%	2529.0%	1641.8%
2055	5,266	11,883	18,303	324,932	6170.7%	2734.4%	1775.3%
2056	4,584	10,335	15,917	307,888	6716.4%	2979.2%	1934.3%
2057	3,988	8,983	13,836	294,406	7381.7%	3277.2%	2127.8%
2058 2059	3,465 3,005	7,798 6,758	12,014 10,414	281,616 268,457	8127.2% 8934.3%	3611.2% 3972.7%	2344.1% 2577.8%
2060	2,599	5,841	9,006	256,170	9856.9%	4385.6%	2844.4%
2061	2,239	5,030	7,759	244,953	10940.3%	4870.1%	3156.8%
2062	1,922	4,317	6,663	233,485	12146.1%	5408.8%	3504.2%
2063	1,642	3,686	5,692	218,358	13297.6%	5923.3%	3835.9%
2064	1,394	3,129	4,832	199,282	14295.0%	6368.9%	4124.6%
2065	1,175	2,637	4,070	179,006	15232.0%	6787.1%	4398.6%
2066	983	2,206	3,399	159,221	16199.6%	7218.1%	4684.8%
2067	816	1,832	2,816	140,030	17155.9%	7642.9%	4972.0%
2068	672 2.795.069	1,509	2,311	120,611	17952.6%	7995.3%	5219.5%
Total	2,785,068	6,071,387	7,955,255	25,953,679	931.9%	427.5%	326.2%
	1		Earned		Loss Ratio		Loss Ratio
	Earned Premium	Earned Premium	Premium With	Incurred	Original	Loss Ratio	With Proposed
	Original Rates	Current Rates	Proposed Increase	Claims	Rates	Current Rates	Increase
Past Experience	5,860,546	6,423,449	6,423,449	3,498,793	59.7%	54.5%	54.5%
Anticipated Experience	2,785,068	6,071,387	7,955,255	25,953,679	931.9%	427.5%	326.2%
Lifetime Experience	8,645,614	12,494,836	14,378,704	29,452,472	340.7%	235.7%	204.8%
Deat Francis Control	0.400.55	40.040.0	40.040.0	F 4F0 F35	E4.00/	F4 407	= 4 401
Past Experience@4.5% Anticipated Experience@4.5%	9,406,574	10,040,346 4 182 283	10,040,346	5,156,539 12,118,503	54.8% 625.3%	51.4% 289.8%	51.4% 228.7%
Lifetime Experience@4.5%	1,937,985 11,344,559	4,182,283 14,222,629	5,299,042 15,339,388	12,118,503 17,275,043	625.3% 152.3%	289.8% 121.5%	228.7% 112.6%
Energine Experience@4.3/0	11,077,000	17,444,043	13,333,300	11,213,043	132.3/0	121.3/0	112.0/0

	Actual and Pro	ojected Nationwide Ex	perience - Based on Ear	ned Rate Increases	in Pennsylvania		
	Formed Dramium	Formed Dramium	Actual	Inquerod	Loss Datio	Loss Datio	
Year	Earned Premium Original Rates	Earned Premium Current Rates		Incurred Claims	Loss Ratio Original Rates	Loss Ratio Current Rates	
1997	345,017	345,017		0	0.0%	0.0%	
1998	4,974,842	4,974,842		13,981	0.3%	0.3%	
1999	17,681,997	17,681,997		1,040,702	5.9%	5.9%	
2000	39,331,647	39,331,647		3,866,388	9.8%	9.8%	
2001	61,235,559	61,235,559		4,846,462	7.9%	7.9%	
2002	66,585,636	66,585,636		7,876,112	11.8%	11.8%	
2003	64,714,795	64,714,795		12,185,867	18.8%	18.8%	
2004	62,719,744	62,719,744		18,264,504	29.1%	29.1%	
2005	61,330,650	61,330,650		14,576,901	23.8%	23.8%	
2006	60,138,947	60,138,947		27,391,773	45.5%	45.5%	
2007	58,955,167	58,955,167		22,826,102	38.7%	38.7%	
2008	57,722,316	57,722,316		31,286,634	54.2%	54.2%	
2009	56,361,097	56,361,097		33,903,257	60.2%	60.2%	
2010	54,926,982	54,926,982		34,824,001	63.4%	63.4%	
2011	53,503,183	53,503,183		44,159,488	82.5%	82.5%	
2012	52,092,028	52,092,028		56,536,881	108.5%	108.5%	
2013	50,074,284	53,229,715		50,101,986	100.1%	94.1%	
2014	48,355,544	58,186,026		57,740,007	119.4%	99.2%	
2015	45,653,944	59,980,288		76,606,660	167.8%	127.7%	
2016	43,701,571	61,519,934		77,826,717	178.1%	126.5%	
2017	41,177,881	65,913,935		96,458,531	234.2%	146.3%	
2018	38,680,300	68,098,026		96,513,414	249.5%	141.7%	
Total	1,040,263,130	1,139,547,530		768,846,367	73.9%	67.5%	
			Projection				
			Earned		Loss Ratio		Loss Ratio
Projection	Earned Premium	Earned Premium	Premium With	Incurred	Original	Loss Ratio	With Proposed
Year	Original Rates	Current Rates	Proposed Increase	Claims	Rates	Current Rates	Increase
2019	36,668,597	74,228,209	74,228,209	95,334,759	260.0%	128.4%	128.4%
2020	34,871,582	77,348,935	76,739,611	102,340,580	293.5%	132.3%	133.4%
2021	33,065,866	73,949,723	85,132,800	109,576,654	331.4%	148.2%	128.7%
2022	31,258,031	70,112,058	94,465,064	116,725,350	373.4%	166.5%	123.6%
2023	29,456,236	66,255,118	93,597,724	124,046,371	421.1%	187.2%	132.5%
2024	27,669,062	62,398,217	88,704,710	131,315,261	474.6%	210.4%	148.0%
2025	25,903,856	58,558,805	83,800,753	138,208,664	533.5%	236.0%	164.9%
2026	24,166,416	54,752,410	78,890,885	144,591,541	598.3%	264.1%	183.3%
2027	22,464,004	50,998,597	73,998,553	150,459,167	669.8%	295.0%	203.3%
2028	20,805,800	47,320,847	69,152,442	155,798,205	748.8%	329.2%	225.3%
2029	19,200,734	43,741,861	64,381,270	160,530,813	836.1%	367.0%	249.3%
2030	17,654,440	40,277,142	59,706,706	164,550,416	932.1%	408.5%	275.6%
2031	16,170,247	36,937,489	55,146,599	167,767,417	1037.5%	454.2%	304.2%
2032	14,752,956	33,737,022	50,724,017	170,232,951	1153.9%	504.6%	335.6%
2033	13,408,792	30,692,400	46,465,495	172,080,297	1283.3%	560.7%	370.3%
2034	12,142,610	27,816,782	42,393,736	173,361,284	1427.7%	623.2%	408.9%
2035	10,956,271	25,116,163	38,522,936	173,857,521	1586.8%	692.2%	451.3%
2036	9,848,806	22,590,132	34,860,044	173,331,666	1759.9%	767.3%	497.2%
2037	8,819,886	20,239,535	31,413,801	171,862,482	1948.6%	849.1%	547.1%
2038	7,869,952	18,066,502	28,193,911	169,637,732	2155.5%	939.0%	601.7%
2039	6,998,473	16,070,760	25,206,481	166,814,563	2383.6%	1038.0%	661.8%
2040	6,203,055	14,247,537	22,450,815	163,403,320	2634.2%	1146.9%	727.8%
2041	5,479,594	12,587,999	19,920,281	159,504,343	2910.9%	1267.1%	800.7%
2042	4,824,153	11,083,604	17,607,798	155,295,743	3219.1%	1401.1%	882.0%
2043	4,233,408	9,727,096	15,507,250	150,873,446	3563.9%	1551.1%	972.9%
2044	3,703,837	8,510,645	13,610,840	146,349,350	3951.3%	1719.6%	1075.2%
2045	3,231,158	7,424,597	11,907,290	141,748,450	4386.9%	1909.2%	1190.4%
2046	2,810,505	6,457,888	10,382,570	137,116,083	4878.7%	2123.2%	1320.6%
2047	2,437,253	5,599,993	9,022,909	132,367,769	5431.0%	2363.7%	1467.0%
2048	2,107,248	4,841,447	7,815,562	127,308,483	6041.5%	2629.6%	1628.9%
2049	1,816,512	4,173,158	6,747,802	121,814,652	6706.0%	2919.0%	1805.2%
2050	1,561,132	3,586,152	5,806,657	115,853,166	7421.1%	3230.6%	1995.2%
2051	1,337,141	3,071,315	4,978,674	109,488,084	8188.2%	3564.9%	2199.1%
2052	1,140,909	2,620,319	4,251,493	102,836,133	9013.5%	3924.6%	2418.8%
2053	969,365	2,226,103	3,614,481	95,883,901	9891.4%	4307.3%	2652.8%
2054	819,710	1,882,240	3,057,797	88,697,375	10820.6%	4712.3%	2900.7%
2055	689,468	1,583,029	2,572,654	81,262,048	11786.2%	5133.3%	3158.7%
2056	576,360	1,323,224	2,150,898	73,616,384	12772.6%	5563.4%	3422.6%
2057	478,405	1,098,257	1,785,400	65,906,460	13776.3%	6001.0%	3691.4%
2058	393,864	904,123	1,469,826	58,216,649	14780.9%	6439.0%	3960.8%
2059	321,493	737,957	1,199,622	50,806,800	15803.4%	6884.8%	4235.2%
2060	259,929	596,620	969,756	43,815,885	16856.9%	7344.0%	4518.2%
2061	207,969	477,348	775,780	37,271,821	17921.8%	7808.1%	4804.4%
2062	164,521	377,623	613,613	31,214,939	18973.3%	8266.2%	5087.1%
2063	128,548	295,059	479,364	25,654,114	19956.8%	8694.6%	5351.7%
2064	99,081	227,425	369,415	20,682,007	20873.8%	9094.0%	5598.6%
2065	75,228	172,674	280,427	16,405,947	21808.4%	9501.1%	5850.3%
2066	56,200	129,001	209,458	12,838,350	22844.2%	9952.2%	6129.3%
2067	41,288	94,775	153,849	9,931,650	24054.6%	10479.2%	6455.5%
2068	29,797	68,400	111,003	7,571,168	25409.2%	11069.0%	6820.7%
Total	470,349,748	1,057,334,315	1,465,549,029	5,616,158,218	1194.0%	531.2%	383.2%
			Earned		Loca Potic		Locs Potic
	Earned Premium	Earned Premium	Earned Premium With	Incurred	Loss Ratio Original	Loss Ratio	Loss Ratio With Proposed
	Original Rates	Current Rates	Proposed Increase	Claims	Rates	Current Rates	Increase
Past Experience	1,040,263,130	1,139,547,530	1,139,547,530	768,846,367	73.9%	67.5%	67.5%
Anticipated Experience	470,349,748	1,057,334,315	1,465,549,029	5,616,158,218	1194.0%	531.2%	383.2%
Lifetime Experience	1,510,612,878	2,196,881,846	2,605,096,560	6,385,004,584	422.7%	290.6%	245.1%
	1,010,012,070	_,0,001,070	_,000,000,000	5,555,60 1 ,50 1	,,0	250.070	2.3.1/0
Past Experience @4.5%	1,720,195,196	1,831,727,015	1,831,727,015	1,031,531,899	60.0%	56.3%	56.3%
Anticipated Experience @4.5%	331,741,266	741,180,212	991,641,314	2,689,338,125	810.7%	362.8%	271.2%
Lifetime Experience@4.5%	2,051,936,462	2,572,907,226	2,823,368,329	3,720,870,024	181.3%	144.6%	131.8%
				. ,			

Actual and Projected Nationwide Experience - Based on Earned Rate Increases in Pennsylvania - Old Rates Only							
	Earned Premium	Earned Premium	Actual	Incurred	Loss Ratio	Loss Ratio	
Year	Original Rates	Current Rates		Claims	Original Rates	Current Rates	
1997	345,017	345,017		0	0.0%	0.0%	
1998	4,974,842	4,974,842		13,981	0.3%	0.3%	
1999	17,681,997	17,681,997		1,040,702	5.9%	5.9%	
2000	38,781,028	38,781,028		3,866,388	10.0%	10.0%	
2001	50,023,583	50,023,583		4,455,087	8.9%	8.9%	
2002	46,886,898	46,886,898		6,958,232	14.8%	14.8%	
2003	44,998,255	44,998,255		9,371,636	20.8%	20.8%	
2004	43,916,549	43,916,549		14,050,789	32.0%	32.0%	
2005	43,057,239	43,057,239		12,280,598	28.5%	28.5%	
2006	42,257,450	42,257,450		21,224,964	50.2%	50.2%	
2007	41,419,348	41,419,348		17,463,890	42.2%	42.2%	
2008	40,512,998	40,512,998		25,645,337	63.3%	63.3%	
2009	39,571,476	39,571,476		27,176,449	68.7%	68.7%	
2010	38,567,851	38,567,851		27,785,966	72.0%	72.0%	
2011	37,546,272	37,546,272		35,605,018	94.8%	94.8%	
2012	36,493,698	36,493,698		46,191,355	126.6%	126.6%	
2013	35,042,410	37,481,903		40,267,694	114.9%	107.4%	
2014	33,793,487	41,482,154		48,662,684	144.0%	117.3%	
2015	31,875,361	43,147,085		62,858,693	197.2%	145.7%	
2016	30,414,973	44,464,255		61,188,474	201.2%	137.6%	
2017	28,627,812	48,186,995		78,250,286	273.3%	162.4%	
2018	26,837,470	50,340,506		74,201,427	276.5%	147.4%	
Total	753,626,013	832,137,400		618,559,649	82.1%	74.3%	
			Projection				
			Earned	_	Loss Ratio	_	Loss Ratio
Projection	Earned Premium	Earned Premium	Premium With	Incurred	Original	Loss Ratio	With Proposed
Year	Original Rates	Current Rates	Proposed Increase	Claims	Rates	Current Rates	Increase
2019	25,150,855	51,289,394	51,289,394	73,591,682	292.6%	143.5%	143.5%
2020	23,855,576	53,409,940	52,980,248	78,670,140	329.8%	147.3%	148.5%
2021	22,557,304	50,910,202	59,094,634	83,894,443	371.9%	164.8%	142.0%
2022	21,261,770	48,108,754	65,998,468	88,999,440	418.6%	185.0%	134.9%
2023	19,975,708	45,306,126	65,393,427	94,190,298	471.5%	207.9%	144.0%
2024	18,705,615	42,517,508	61,785,881	99,278,416	530.7%	233.5%	160.7%
2025	17,455,548	39,754,021	58,181,653	104,017,132	595.9%	261.7%	178.8%
2026	16,229,241	37,026,564	54,585,284	108,359,847	667.7%	292.7%	198.5%
2027	15,033,264	34,352,061	51,017,785	112,320,543	747.1%	327.0%	220.2%
2028	13,874,939	31,749,011	47,502,630	115,890,148	835.2%	365.0%	244.0%
2029	12,760,175	29,232,829	44,060,701	118,984,037	932.5%	407.0%	270.0%
2030	11,690,800	26,810,071	40,703,909	121,542,558	1039.6%	453.3%	298.6%
2031	10,668,506	24,486,801	37,444,398	123,548,574	1158.1%	504.6%	330.0%
2032	9,697,918	22,275,322	34,302,143	125,046,226	1289.4%	561.4%	364.5%
2033	8,783,354	20,186,934	31,296,407	126,154,401	1436.3%	624.9%	403.1%
2034	7,927,092	18,228,104	28,440,924	126,882,583	1600.6%	696.1%	446.1%
2035	7,128,258	16,397,911	25,740,341	127,013,203	1781.8%	774.6%	493.4%
2036	6,385,284	14,693,691	23,197,029	126,375,051	1979.2%	860.1%	544.8%
2037	5,698,531	13,116,946	20,818,267	125,087,938	2195.1%	953.6%	600.9%
2038	5,067,934	11,668,046	18,609,549	123,296,531	2432.9%	1056.7%	662.5%
2039	4,492,376	10,344,814	16,572,586	121,078,690	2695.2%	1170.4%	730.6%
2040	3,968,887	9,140,724	14,702,478	118,454,465	2984.6%	1295.9%	805.7%
2041	3,494,070	8,048,189	12,992,229	115,501,892	3305.7%	1435.1%	889.0%
2042	3,065,582	7,061,982	11,437,263	112,343,261	3664.7%	1590.8%	982.3%
2043	2,681,073	6,176,814	10,032,480	109,020,499	4066.3%	1765.0%	1086.7%
2044	2,337,835	5,386,525	8,770,898	105,615,173	4517.6%	1960.7%	1204.2%
2045	2,032,352	4,683,060	7,642,166	102,152,813	5026.3%	2181.3%	1336.7%
2046	1,761,141	4,058,436	6,635,509	98,659,934	5602.0%	2431.0%	1486.8%
2047	1,521,346	3,506,103	5,741,877	95,055,478	6248.1%	2711.1%	1655.5%
2048	1,310,262	3,019,856	4,952,456	91,178,194	6958.8%	3019.3%	1841.1%
2049	1,125,055	2,593,180	4,257,697	86,923,286	7726.1%	3352.0%	2041.6%
2050	962,914	2,219,606	3,647,844	82,323,118	8549.4%	3708.9%	2256.8%
2051	821,119	1,892,879	3,113,308	77,487,344	9436.8%	4093.6%	2488.9%
2052	697,367	1,607,700	2,645,899	72,493,946	10395.4%	4509.2%	2739.9%
2053	589,694	1,359,555	2,238,573	67,308,830	11414.2%	4950.8%	3006.8%
2054	496,191	1,144,049	1,884,381	61,952,461	12485.6%	5415.2%	3287.7%
2055	415,192	957,349	1,577,231	56,457,489	13597.9%	5897.3%	3579.5%
2056	345,168	795,930	1,311,481	50,839,053	14728.8%	6387.4%	3876.5%
2057	284,831	656,828	1,082,360	45,206,331	15871.3%	6882.5%	4176.6%
2058	233,042	537,425	885,622	39,654,660	17016.1%	7378.6%	4477.6%
2059	188,991	435,855	718,240	34,377,378	18189.9%	7887.3%	4786.3%
2060	151,759	350,001	576,741	29,468,781	19418.2%	8419.6%	5109.5%
2061	120,557	278,048	458,153	24,882,416	20639.5%	8949.0%	5431.0%
2062	94,653	218,309	359,702	20,650,168	21816.6%	9459.1%	5740.9%
2063	73,347	169,170	278,723	16,800,126	22904.9%	9930.9%	6027.5%
2064	56,037	129,243	212,932	13,417,869	23944.8%	10381.9%	6301.5%
2065	42,149	97,211	160,153	10,569,626	25076.6%	10872.9%	6599.7%
2066	31,176	71,899	118,445	8,226,974	26389.2%	11442.4%	6945.8%
2067	22,661	52,260	86,088	6,335,633	27958.0%	12123.4%	7359.5%
2068	16,166	37,278	61,406	4,799,891	29691.3%	12876.0%	7816.7%
Total	313,340,666	708,550,512	997,597,991	4,082,378,969	1302.9%	576.2%	409.2%
	<u> </u>		Formand		Loss Dati-		Loca Datis
	Farnad Dramitum	Earned Premium	Earned Premium With	Incurred.	Loss Ratio	Loca Datia	Loss Ratio
	Earned Premium Original Rates	Current Rates	Premium With Proposed Increase	Incurred Claims	Original Rates	Loss Ratio Current Rates	With Proposed Increase
Past Experience	753,626,013	832,137,400	832,137,400	618,559,649	82.1%	74.3%	74.3%
Anticipated Experience	313,340,666	708,550,512	997,597,991	4,082,378,969	1302.9%	576.2%	409.2%
Lifetime Experience	1,066,966,679	1,540,687,912	1,829,735,391	4,700,938,618	440.6%	305.1%	256.9%
	2,000,000,070	-,010,007,012	1,020,100,001	.,. 55,555,010	. 10.070	303.1/0	250.5/0
Past Experience @4.5%	1,263,369,750	1,351,522,179	1,351,522,179	831,601,232	65.8%	61.5%	61.5%
Anticipated Experience @4.5%	222,711,628	500,844,893	680,136,977	1,982,221,226	890.0%	395.8%	291.4%
Lifetime Experience@4.5%	1,486,081,377	1,852,367,072	2,031,659,156	2,813,822,458	189.3%	151.9%	138.5%
	· · · · · · · · · · · · · · · · · · ·						

Actual and Projected Nationwide Experience - Based on Earned Rate Increases in Pennsylvania - New Rates Only							
	Earned Premium	Earned Premium	Actual	Incurred	Loss Ratio	Loss Ratio	
Year	Original Rates	Current Rates		Claims	Original Rates	Current Rates	
1997	0	0		0	0.0%	0.0%	
1998	0	0		0	0.0%	0.0%	
1999 2000	0 550,619	0 550,619		0 0	0.0% 0.0%	0.0% 0.0%	
2000	11,211,975	11,211,975		391,375	3.5%	3.5%	
2002	19,698,738	19,698,738		917,880	4.7%	4.7%	
2003	19,716,540	19,716,540		2,814,230	14.3%	14.3%	
2004	18,803,194	18,803,194		4,213,715	22.4%	22.4%	
2005	18,273,411	18,273,411		2,296,304	12.6%	12.6%	
2006	17,881,497	17,881,497		6,166,808	34.5%	34.5%	
2007	17,535,819	17,535,819		5,362,212	30.6%	30.6%	
2008 2009	17,209,318 16,789,621	17,209,318 16,789,621		5,641,297 6,726,809	32.8% 40.1%	32.8% 40.1%	
2010	16,359,131	16,359,131		7,038,036	43.0%	43.0%	
2011	15,956,911	15,956,911		8,554,470	53.6%	53.6%	
2012	15,598,330	15,598,330		10,345,525	66.3%	66.3%	
2013	15,031,874	15,747,811		9,834,292	65.4%	62.4%	
2014	14,562,057	16,703,872		9,077,323	62.3%	54.3%	
2015	13,778,583	16,833,203		13,747,967	99.8%	81.7%	
2016	13,286,599	17,055,679		16,638,242	125.2%	97.6%	
2017	12,550,069	17,726,940		18,208,245	145.1%	102.7%	
2018	11,842,829	17,757,520		22,311,987	188.4%	125.6%	
Total	286,637,117	307,410,131		150,286,718	52.4%	48.9%	
			Projection				
			Earned		Loss Ratio		Loss Ratio
Projection	Earned Premium	Earned Premium	Premium With	Incurred	Original	Loss Ratio	With Proposed
Year	Original Rates	Current Rates	Proposed Increase	Claims	Rates	Current Rates	Increase
2019	11,517,742	22,938,816	22,938,816	21,743,077	188.8%	94.8%	94.8%
2020	11,016,006	23,938,995	23,759,363	23,670,440	214.9%	98.9%	99.6%
2021	10,508,562	23,039,522	26,038,166	25,682,212	244.4%	111.5%	98.6%
2022	9,996,261	22,003,304	28,466,597	27,725,910	277.4%	126.0%	97.4%
2023	9,480,527	20,948,992	28,204,297	29,856,073	314.9%	142.5%	105.9%
2024	8,963,447	19,880,710	26,918,829	32,036,845	357.4%	161.1%	119.0%
2025 2026	8,448,309	18,804,784	25,619,100	34,191,532	404.7% 456.5%	181.8% 204.4%	133.5% 149.1%
2026	7,937,175 7,430,740	17,725,846 16,646,537	24,305,601 22,980,768	36,231,695 38,138,625	513.3%	204.4%	166.0%
2028	6,930,861	15,571,836	21,649,812	39,908,057	575.8%	256.3%	184.3%
2029	6,440,558	14,509,032	20,320,569	41,546,776	645.1%	286.4%	204.5%
2030	5,963,641	13,467,071	19,002,798	43,007,858	721.2%	319.4%	226.3%
2031	5,501,741	12,450,688	17,702,201	44,218,843	803.7%	355.2%	249.8%
2032	5,055,038	11,461,701	16,421,874	45,186,725	893.9%	394.2%	275.2%
2033	4,625,439	10,505,466	15,169,089	45,925,897	992.9%	437.2%	302.8%
2034	4,215,519	9,588,677	13,952,811	46,478,701	1102.6%	484.7%	333.1%
2035	3,828,013	8,718,253	12,782,596	46,844,318	1223.7%	537.3%	366.5%
2036	3,463,521	7,896,442	11,663,015	46,956,615	1355.7%	594.7%	402.6%
2037 2038	3,121,355 2,802,018	7,122,589 6,398,455	10,595,535 9,584,362	46,774,544 46,341,201	1498.5% 1653.9%	656.7% 724.3%	441.5% 483.5%
2038	2,506,097	5,725,946	8,633,895	45,735,873	1825.0%	724.3%	529.7%
2040	2,234,168	5,106,813	7,748,337	44,948,855	2011.9%	880.2%	580.1%
2041	1,985,524	4,539,809	6,928,052	44,002,450	2216.2%	969.3%	635.1%
2042	1,758,571	4,021,623	6,170,534	42,952,482	2442.5%	1068.0%	696.1%
2043	1,552,335	3,550,281	5,474,770	41,852,947	2696.1%	1178.9%	764.5%
2044	1,366,001	3,124,120	4,839,942	40,734,178	2982.0%	1303.9%	841.6%
2045	1,198,806	2,741,537	4,265,124	39,595,637	3302.9%	1444.3%	928.4%
2046	1,049,364	2,399,452	3,747,061	38,456,149	3664.7%	1602.7%	1026.3%
2047 2048	915,906	2,093,889	3,281,032	37,312,290	4073.8% 4533.4%	1782.0% 1983.4%	1137.2% 1261.9%
2048	796,985 691,457	1,821,592 1,579,978	2,863,106 2,490,105	36,130,289 34,891,366	5046.1%	2208.3%	1401.2%
2050	598,218	1,366,545	2,158,814	33,530,048	5605.0%	2453.6%	1553.2%
2051	516,021	1,178,436	1,865,366	32,000,740	6201.4%	2715.5%	1715.5%
2052	443,543	1,012,619	1,605,593	30,342,187	6840.9%	2996.4%	1889.8%
2053	379,671	866,548	1,375,909	28,575,071	7526.3%	3297.6%	2076.8%
2054	323,520	738,191	1,173,416	26,744,914	8266.9%	3623.0%	2279.2%
2055	274,276	625,681	995,422	24,804,559	9043.6%	3964.4%	2491.9%
2056	231,192	527,294	839,417	22,777,331	9852.1%	4319.7%	2713.5%
2057	193,574	441,428	703,040	20,700,129	10693.6%	4689.4%	2944.4%
2058	160,822	366,698 302,102	584,204 481 382	18,561,990	11542.0%	5061.9% 5438.4%	3177.3%
2059 2060	132,502 108,170	302,102 246,619	481,382 393,016	16,429,422 14,347,104	12399.4% 13263.5%	5438.4% 5817.5%	3413.0% 3650.5%
2060	87,412	199,300	317,627	12,389,405	14173.6%	6216.5%	3900.6%
2062	69,867	159,314	253,911	10,564,771	15121.2%	6631.4%	4160.8%
2063	55,201	125,889	200,640	8,853,988	16039.6%	7033.2%	4412.9%
2064	43,044	98,181	156,483	7,264,139	16876.0%	7398.7%	4642.1%
2065	33,078	75,463	120,274	5,836,321	17644.0%	7734.0%	4852.5%
2066	25,024	57,102	91,012	4,611,376	18427.7%	8075.7%	5066.8%
2067	18,627	42,515	67,761	3,596,018	19305.7%	8458.2%	5306.9%
2068	13,631	31,122	49,598	2,771,277	20330.8%	8904.6%	5587.5%
Total	157,009,082	348,783,803	467,951,038	1,533,779,249	976.9%	439.8%	327.8%
			Earned		Loss Ratio		Loss Ratio
	Earned Premium	Earned Premium	Premium With	Incurred	Original	Loss Ratio	With Proposed
	Original Rates	Current Rates	Proposed Increase	Claims	Rates	Current Rates	Increase
Past Experience	286,637,117	307,410,131	307,410,131	150,286,718	52.4%	48.9%	48.9%
Anticipated Experience	157,009,082	348,783,803	467,951,038	1,533,779,249	976.9%	439.8%	327.8%
Lifetime Experience	443,646,199	656,193,934	775,361,169	1,684,065,966	379.6%	256.6%	217.2%
Doct Evporiones CA 50/	450 005 447	400 304 036	400 204 026	100 030 000	43.00/	44 60/	44 607
Past Experience @4.5% Anticipated Experience @4.5%	456,825,447	480,204,836 240 335 319	480,204,836 311 504 337	199,930,666	43.8% 648.6%	41.6% 294.2%	41.6% 227.0%
Lifetime Experience@4.5%	109,029,638 565,855,085	240,335,319 720,540,155	311,504,337 791,709,173	707,116,899 907,047,566	160.3%	294.2% 125.9%	227.0% 114.6%
	1 303,033,003	, _0,070,133	. 51,103,113	557,577,500	100.070	123.370	±±¬.U/0

Distribution of Business as of 12/31/2019 - Form 97045 Series

Countrywide

Pennsylvania

Benefit Period 2 Year 5 Year Lifetime	% of PIF 10% 41% 49%	Benefit Period 2 Year 5 Year Lifetime	% of PIF 20% 39% 41%
Elimination Period 30 Day 90 Day	% of PIF 38% 62%	Elimination Period 30 Day 90 Day	<u>% of PIF</u> 42% 58%
Inflation Protection None Simple Compound	% of PIF 37% 29% 34%	Inflation Protection None Simple Compound	% of PIF 38% 36% 25%
<u>Gender</u> Male Female	<u>% of PIF</u> 41% 59%	<u>Gender</u> Male Female	<u>% of PIF</u> 43% 57%
Issue Age <30 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-75 >75	% of PIF 0% 5% 6% 7% 11% 18% 21% 19% 10% 3% 0%	Issue Age <30 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-75 >75	% of PIF 3% 6% 6% 6% 11% 18% 20% 20% 9% 3% 0%
Benefit Amount <100 100-149 150-199 200-250 >250	% of PIF 13% 62% 18% 7% 0%	Benefit Amount <100 100-149 150-199 200-250 >250	% of PIF 9% 54% 27% 8% 1%

Distribution of Business as of 12/31/2019 - Form 97045 Series

Countrywide

Pennsylvania

<u>Underwriting Class</u> Preferred	<u>% of PIF</u> 63%	<u>Underwriting Class</u> Preferred	<u>% of PIF</u> 66%
Standard	37%	Standard	34%
Spousal Discount	% of PIF	Spousal Discount	% of PIF
Yes	72%	Yes	69%
No	28%	No	31%
Non-Forfeiture Rider	% of PIF	Non-Forfeiture Rider	% of PIF
Yes	2%	Yes	7%
No	98%	No	93%

Proposed Percentage Increase on Current Rates for Policies Issued Prior to November 1, 2000

Long Term Care Insurance Policy Form 97045PA.1 Series

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
Age	Benefit Period	Benefit Period	Benefit Period
18-29	0.0%	3.9%	20.4%
30-34	0.0%	3.7%	20.3%
35-39	0.0%	14.6%	31.7%
40	0.0%	25.3%	40.0%
41	0.0%	25.4%	40.0%
42	0.0%	25.4%	40.0%
43	0.0%	24.3%	40.0%
44	0.0%	22.3%	40.0%
45	0.0%	20.5%	39.0%
46	0.0%	19.6%	37.7%
47	0.0%	17.3%	34.9%
48	0.0%	17.3%	34.4%
49	0.0%	17.1%	34.1%
50	0.0%	17.2%	34.0%
51	0.0%	17.5%	34.6%
52	0.0%	18.1%	34.4%
53	0.0%	17.1%	32.8%
54	0.0%	16.4%	31.2%
55	0.0%	16.2%	30.3%
56	0.0%	15.0%	28.3%
57	0.0%	12.7%	25.6%
58	0.0%	10.4%	23.3%
59	0.0%	8.3%	21.4%
60	0.0%	6.2%	19.9%
61	0.0%	4.2%	17.9%
62	0.0%	1.7%	15.4%
63	0.0%	0.0%	12.7%
64	0.0%	0.0%	10.8%
65	0.0%	0.0%	9.1%
66	0.0%	0.0%	7.4%
67	0.0%	0.0%	5.1%
68	0.0%	0.0%	2.7%
69	0.0%	0.0%	0.0%
70	0.0%	0.0%	0.0%
71	0.0%	0.0%	0.0%
72	0.0%	0.0%	0.0%
73	0.0%	0.0%	0.0%
74	0.0%	0.0%	0.0%
75	0.0%	0.0%	0.0%
76	0.0%	0.0%	0.8%
77	0.0%	0.0%	5.5%
78	0.0%	0.0%	5.1%
79	0.0%	0.0%	4.9%
80	0.0%	0.0%	4.9%
81	0.0%	0.0%	4.9%
82	0.0%	0.0%	4.9%
83	0.0%	0.0%	4.9%
84	0.0%	0.0%	4.9%

Proposed Percentage Increase on Current Rates for Policies Issued Prior to November 1, 2000

Long Term Care Insurance Policy Form 97045PA.1 Series

90 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
Age	Benefit Period	Benefit Period	Benefit Period
18-29	0.0%	0.4%	12.9%
30-34	0.0%	0.0%	13.1%
35-39	0.0%	8.8%	21.5%
40	0.0%	18.9%	33.0%
41	0.0%	20.7%	35.5%
42	0.0%	20.0%	35.5%
43	0.0%	17.6%	32.6%
44	0.0%	15.3%	29.5%
45	0.0%	14.0%	28.0%
46	0.0%	13.3%	27.3%
47	0.0%	11.2%	25.4%
48	0.0%	10.9%	24.3%
49	0.0%	10.6%	23.9%
50	0.0%	11.0%	23.9%
51	0.0%	11.4%	24.1%
52	0.0%	12.1%	24.6%
53	0.0%	11.2%	22.6%
54	0.0%	10.7%	21.3%
55	0.0%	10.1%	20.3%
56	0.0%	9.0%	18.5%
57	0.0%	6.9%	16.1%
58	0.0%	4.5%	13.8%
59	0.0%	2.4%	12.2%
60	0.0%	0.6%	10.7%
61	0.0%	0.0%	8.9%
62	0.0%	0.0%	6.4%
63	0.0%	0.0%	4.0%
64	0.0%	0.0%	2.3%
65	0.0%	0.0%	0.6%
66	0.0%	0.0%	0.0%
67	0.0%	0.0%	0.0%
68	0.0%	0.0%	0.0%
69	0.0%	0.0%	0.0%
70	0.0%	0.0%	0.0%
71	0.0%	0.0%	0.0%
72	0.0%	0.0%	0.0%
73	0.0%	0.0%	0.0%
74	0.0%	0.0%	0.0%
75	0.0%	0.0%	0.0%
76	0.0%	0.0%	0.0%
77	0.0%	0.0%	0.0%
78	0.0%	0.0%	0.0%
78 79	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%
83	0.0%	0.0%	0.0%
84	0.0%	0.0%	0.0%
84	U.U%	0.0%	U.U%

Proposed Percentage Increase on Current Rates for Policies Issued Prior to November 1, 2000

Base + Simple Automatic Increase Benefit Rider Form 99504 Series

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
Age	Benefit Period	Benefit Period	Benefit Period
18-29	40.1%	40.1%	39.9%
30-34	39.9%	40.1%	40.0%
35-39	40.0%	40.0%	40.0%
40	40.1%	40.0%	40.0%
41	40.0%	40.0%	40.0%
42	40.0%	40.0%	40.0%
43	40.0%	40.0%	40.0%
44	39.9%	40.0%	40.0%
45	39.9%	40.0%	40.0%
46	40.1%	40.0%	40.0%
47	40.0%	40.0%	40.0%
48	40.0%	40.0%	40.0%
49	40.0%	40.0%	40.0%
50	40.0%	40.0%	40.0%
51	40.0%	40.0%	40.0%
52	40.0%	40.0%	40.0%
53	40.0%	40.0%	40.0%
54	40.0%	40.0%	40.0%
55	40.0%	40.0%	40.0%
56	37.0%	40.0%	40.0%
57	33.6%	40.0%	40.0%
58	29.9%	40.0%	40.0%
59	26.3%	40.0%	40.0%
60	23.1%	39.6%	40.0%
61	19.8%	35.0%	40.0%
62	15.5%	30.1%	40.0%
63	11.4%	25.8%	40.0%
64	7.7%	22.3%	37.5%
65	4.2%	19.1%	33.4%
66	1.0%	19.1%	29.6%
67	0.0%	12.4%	25.5%
68	0.0%	8.6%	21.4% 17.2%
69	0.0%	4.8%	
70 71	0.0%	0.5%	12.4%
71 72	0.0%	0.0%	6.5%
	0.0%	0.0%	0.0%
73	0.0%	0.0%	0.0%
74	0.0%	0.0%	0.0%
75 76	0.0%	0.0%	0.0%
76	0.0%	0.0%	0.0%
77	0.0%	0.0%	0.0%
78	0.0%	0.0%	0.0%
79	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%
83	0.0%	0.0%	0.0%
84	0.0%	0.0%	0.0%

Proposed Percentage Increase on Current Rates for Policies Issued Prior to November 1, 2000

Base + Simple Automatic Increase Benefit Rider Form 99504 Series

90 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
Age	Benefit Period	Benefit Period	Benefit Period
18-29	39.8%	40.0%	40.0%
30-34	39.9%	40.0%	40.1%
35-39	40.0%	40.0%	40.0%
40	40.0%	40.0%	40.0%
41	40.0%	40.0%	40.0%
42	40.1%	40.0%	40.0%
43	40.0%	40.0%	40.0%
44	40.0%	40.0%	40.0%
45	39.9%	40.0%	40.0%
46	40.1%	40.0%	40.0%
47	40.0%	40.0%	40.0%
48	40.1%	40.0%	40.0%
49	40.0%	40.0%	40.0%
50	40.0%	40.0%	40.0%
51	40.0%	40.0%	40.0%
52	40.0%	40.0%	40.0%
53	40.0%	40.0%	40.0%
54	39.5%	40.0%	40.0%
55	37.0%	40.0%	40.0%
56	33.6%	40.0%	40.0%
57	29.9%	40.0%	40.0%
58	26.3%	40.0%	40.0%
59	22.9%	37.8%	40.0%
60	20.0%	33.3%	40.0%
61	16.0%	29.0%	40.0%
62	12.3%	24.3%	37.0%
63	8.0%	20.2%	32.1%
64	4.4%	16.7%	28.0%
65	1.1%	13.6%	24.1%
66	0.0%	10.5%	20.5%
67	0.0%	7.2%	16.7%
68	0.0%	3.5%	12.8%
69	0.0%	0.0%	8.8%
70	0.0%	0.0%	4.4%
71	0.0%	0.0%	0.0%
72	0.0%	0.0%	0.0%
73	0.0%	0.0%	0.0%
74	0.0%	0.0%	0.0%
75	0.0%	0.0%	0.0%
76	0.0%	0.0%	0.0%
77	0.0%	0.0%	0.0%
78	0.0%	0.0%	0.0%
79	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%
83	0.0%	0.0%	0.0%
84	0.0%	0.0%	0.0%

Proposed Percentage Increase on Current Rates for Policies Issued Prior to November 1, 2000

Base + Compound Automatic Increase Benefit Rider Form 99505 Series

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
Age	Benefit Period	Benefit Period	Benefit Period
18-29	40.0%	40.0%	40.0%
30-34	40.0%	40.0%	40.0%
35-39	39.9%	40.0%	40.0%
40	40.0%	40.0%	40.0%
41	40.0%	40.0%	40.0%
42	40.0%	40.0%	40.0%
43	40.0%	40.0%	40.0%
44	40.0%	40.0%	40.0%
45	40.0%	40.0%	40.0%
46	40.0%	40.0%	40.0%
47	40.0%	40.0%	40.0%
48	40.0%	40.0%	40.0%
49	40.0%	40.0%	40.0%
50	40.0%	40.0%	40.0%
51	40.0%	40.0%	40.0%
52	40.0%	40.0%	40.0%
53	40.0%	40.0%	40.0%
54	40.0%	40.0%	40.0%
55	40.0%	40.0%	40.0%
56	40.0%	40.0%	40.0%
57	40.0%	40.0%	40.0%
58	40.0%	40.0%	40.0%
59	40.0%	40.0%	40.0%
60	40.0%	40.0%	40.0%
61	40.0%	40.0%	40.0%
62	40.0%	40.0%	40.0%
63	35.2%	40.0%	40.0%
64	28.8%	40.0%	40.0%
65	23.0%	40.0%	40.0%
66	17.3%	36.2%	40.0%
67	11.7%	30.1%	40.0%
68	6.3%	24.3%	40.0%
69	1.4%	18.6%	33.8%
70	0.0%	12.6%	27.0%
71	0.0%	5.7%	19.3%
72	0.0%	0.0%	11.0%
73	0.0%	0.0%	2.2%
74	0.0%	0.0%	0.0%
75	0.0%	0.0%	0.0%
76	0.0%	0.0%	0.0%
77	0.0%	0.0%	0.0%
78	0.0%	0.0%	0.0%
79	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%
83	0.0%	0.0%	0.0%
84	0.0%	0.0%	0.0%

Proposed Percentage Increase on Current Rates for Policies Issued Prior to November 1, 2000

Base + Compound Automatic Increase Benefit Rider Form 99505 Series

90 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
Age	Benefit Period	Benefit Period	Benefit Period
18-29	40.1%	39.9%	40.0%
30-34	40.0%	40.1%	40.0%
35-39	40.0%	40.0%	40.0%
40	40.0%	40.0%	40.0%
41	40.0%	40.0%	40.0%
42	40.0%	40.0%	40.0%
43	40.0%	40.0%	40.0%
44	40.0%	40.0%	40.0%
45	40.0%	40.0%	40.0%
46	40.0%	40.0%	40.0%
47	40.0%	40.0%	40.0%
48	40.0%	40.0%	40.0%
49	40.0%	40.0%	40.0%
50	40.0%	40.0%	40.0%
51	40.0%	40.0%	40.0%
52	40.0%	40.0%	40.0%
53	40.0%	40.0%	40.0%
54	40.0%	40.0%	40.0%
55	40.0%	40.0%	40.0%
56	40.0%	40.0%	40.0%
57	40.0%	40.0%	40.0%
58	40.0%	40.0%	40.0%
59	40.0%	40.0%	40.0%
60	40.0%	40.0%	40.0%
61	40.0%	40.0%	40.0%
62	38.5%	40.0%	40.0%
63	31.4%	40.0%	40.0%
64	25.3%	40.0%	40.0%
65	19.6%	36.2%	40.0%
66	14.1%	30.1%	40.0%
67	8.7%	24.2%	36.4%
68	3.7%	18.7%	30.3%
69	0.0%	13.2%	24.4%
70	0.0%	7.4%	18.1%
70 71	0.0%	7.4% 0.7%	10.8%
71 72	0.0%	0.7%	3.0%
73	0.0%	0.0%	0.0%
73 74	0.0%	0.0%	0.0%
7 4 75	0.0%	0.0%	0.0%
75 76	0.0%	0.0%	0.0%
77 78	0.0% 0.0%	0.0% 0.0%	0.0% 0.0%
79 80	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%
83	0.0%	0.0%	0.0%
84	0.0%	0.0%	0.0%

Proposed Percentage Increase on Current Rates for Policies Issued On or After November 1, 2000

Long Term Care Insurance Policy Form 97045PA.1 Series

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	0.0%	0.0%	8.1%
30-34	0.0%	0.0%	8.1%
35-39	0.0%	3.1%	18.6%
40	0.0%	13.0%	29.7%
41	0.0%	14.7%	31.8%
42	0.0%	14.9%	31.9%
43	0.0%	12.2%	28.9%
44	0.0%	9.9%	26.4%
45	0.0%	8.5%	25.0%
46	0.0%	8.0%	23.8%
47	0.0%	5.7%	21.4%
48	0.0%	5.3%	20.5%
49	0.0%	5.1%	20.2%
50	0.0%	4.9%	20.0%
51	0.0%	5.0%	20.1%
52	0.0%	5.4%	20.3%
53	0.0%	4.9%	19.2%
54	0.0%	4.5%	17.8%
55	0.0%	3.8%	16.4%
56	0.0%	2.3%	14.5%
57	0.0%	0.3%	12.1%
58	0.0%	0.0%	10.0%
59	0.0%	0.0%	8.2%
60	0.0%	0.0%	6.5%
61	0.0%	0.0%	4.5%
62	0.0%	0.0%	2.0%
63	0.0%	0.0%	0.0%
64	0.0%	0.0%	0.0%
65	0.0%	0.0%	0.0%
66	0.0%	0.0%	0.0%
67	0.0%	0.0%	0.0%
68	0.0%	0.0%	0.0%
69	0.0%	0.0%	0.0%
70	0.0%	0.0%	0.0%
71	0.0%	0.0%	0.0%
72	0.0%	0.0%	0.0%
73	0.0%	0.0%	0.0%
74	0.0%	0.0%	0.0%
75	0.0%	0.0%	0.0%
76	0.0%	0.0%	0.0%
77	0.0%	0.0%	0.0%
78	0.0%	0.0%	0.0%
79	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%
83	0.0%	0.0%	0.0%
84	0.0%	0.0%	0.0%

Proposed Percentage Increase on Current Rates for Policies Issued On or After November 1, 2000

Long Term Care Insurance Policy Form 97045PA.1 Series

90 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	0.0%	0.0%	0.7%
30-34	0.0%	0.0%	0.7%
35-39	0.0%	0.0%	9.3%
40	0.0%	7.0%	19.1%
41	0.0%	8.4%	21.1%
42	0.0%	8.6%	21.0%
43	0.0%	6.5%	18.8%
44	0.0%	4.2%	16.3%
45	0.0%	2.9%	14.8%
46	0.0%	2.3%	14.2%
47	0.0%	0.0%	12.1%
48	0.0%	0.0%	11.3%
49	0.0%	0.0%	11.0%
50	0.0%	0.0%	11.1%
51	0.0%	0.0%	11.1%
52	0.0%	0.0%	11.3%
53	0.0%	0.0%	10.1%
54	0.0%	0.0%	9.0%
55	0.0%	0.0%	7.8%
56	0.0%	0.0%	5.9%
57	0.0%	0.0%	3.6%
58	0.0%	0.0%	1.6%
59	0.0%	0.0%	0.0%
60	0.0%	0.0%	0.0%
61	0.0%	0.0%	0.0%
62	0.0%	0.0%	0.0%
63	0.0%	0.0%	0.0%
64	0.0%	0.0%	0.0%
65	0.0%	0.0%	0.0%
66	0.0%	0.0%	0.0%
67	0.0%	0.0%	0.0%
68	0.0%	0.0%	0.0%
69	0.0%	0.0%	0.0%
70	0.0%	0.0%	0.0%
71	0.0%	0.0%	0.0%
72	0.0%	0.0%	0.0%
73	0.0%	0.0%	0.0%
74	0.0%	0.0%	0.0%
75	0.0%	0.0%	0.0%
76	0.0%	0.0%	0.0%
77	0.0%	0.0%	0.0%
78	0.0%	0.0%	0.0%
79	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%
83	0.0%	0.0%	0.0%
84	0.0%	0.0%	0.0%

Proposed Percentage Increase on Current Rates for Policies Issued On or After November 1, 2000

Base + Simple Automatic Increase Benefit Rider Form 99504 Series

30 Day Elimination Period

leave	2 Year	5 Year	Lifetime
Issue Age	Benefit Period	Benefit Period	Benefit Period
18-29	40.1%	40.0%	40.1%
30-34	39.9%	40.0%	40.1%
35-39	40.0%	40.0%	40.0%
40	39.9%	40.0%	40.0%
41	40.0%	40.0%	40.0%
42	39.9%	40.0%	40.0%
43	40.0%	40.0%	40.0%
44	39.9%	40.0%	40.0%
45	40.0%	40.0%	40.0%
46	40.0%	40.0%	40.0%
47	40.0%	40.0%	40.0%
48	39.2%	40.0%	40.0%
49	37.0%	40.0%	40.0%
50	35.0%	40.0%	40.0%
51	33.4%	40.0%	40.0%
52	31.4%	40.0%	40.0%
53	29.0%	40.0%	40.0%
54	26.7%	40.0%	40.0%
55	23.8%	40.0%	40.0%
56	20.7%	40.0% 37.6%	40.0%
57	17.2%	33.2%	40.0%
58	14.0%	28.6%	40.0%
58 59	14.0%	28.6%	40.0% 37.4%
60	8.2%	24.2%	33.5%
61	8.2% 5.2%		
62	5.2% 1.5%	16.0% 11.8%	29.6% 25.1%
63	0.0%		
		8.0%	20.8%
64	0.0%	5.0%	17.2%
65	0.0%	2.3%	13.8%
66	0.0%	0.0%	10.5%
67	0.0%	0.0%	6.8%
68	0.0%	0.0%	2.8%
69	0.0%	0.0%	0.0%
70	0.0%	0.0%	0.0%
71	0.0%	0.0%	0.0%
72	0.0%	0.0%	0.0%
73	0.0%	0.0%	0.0%
74	0.0%	0.0%	0.0%
75 76	0.0%	0.0%	0.0%
76	0.0%	0.0%	0.0%
77	0.0%	0.0%	0.0%
78	0.0%	0.0%	0.0%
79	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%
83	0.0%	0.0%	0.0%
84	0.0%	0.0%	0.0%

Proposed Percentage Increase on Current Rates for Policies Issued On or After November 1, 2000

Base + Simple Automatic Increase Benefit Rider Form 99504 Series

90 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
Age	Benefit Period	Benefit Period	Benefit Period
18-29	40.1%	40.1%	40.1%
30-34	40.1%	39.9%	40.0%
35-39	39.9%	40.0%	40.0%
40	40.1%	40.0%	40.0%
41	40.0%	40.0%	40.0%
42	40.0%	40.0%	40.0%
43	39.9%	40.0%	40.0%
44	40.0%	40.0%	40.0%
45	40.0%	40.0%	40.0%
46	40.0%	40.0%	40.0%
47	38.0%	40.0%	40.0%
48	36.0%	40.0%	40.0%
49	33.6%	40.0%	40.0%
50	31.0%	40.0%	40.0%
51	28.9%	40.0%	40.0%
52	27.9%		
52		40.0%	40.0%
53 54	25.9%	40.0%	40.0%
	23.0%	37.9%	40.0%
55	20.5%	35.0%	40.0%
56	17.6%	31.6%	40.0%
57	14.2%	27.4%	36.2%
58	10.8%	23.0%	31.8%
59	7.9%	18.6%	27.9%
60	5.2%	14.7%	24.4%
61	2.1%	10.9%	20.7%
62	0.0%	6.6%	16.4%
63	0.0%	3.1%	12.5%
64	0.0%	0.0%	9.0%
65	0.0%	0.0%	5.9%
66	0.0%	0.0%	2.7%
67	0.0%	0.0%	0.0%
68	0.0%	0.0%	0.0%
69	0.0%	0.0%	0.0%
70	0.0%	0.0%	0.0%
71	0.0%	0.0%	0.0%
72	0.0%	0.0%	0.0%
73	0.0%	0.0%	0.0%
74	0.0%	0.0%	0.0%
75	0.0%	0.0%	0.0%
76	0.0%	0.0%	0.0%
77	0.0%	0.0%	0.0%
78	0.0%	0.0%	0.0%
79	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%
83	0.0%	0.0%	0.0%
84	0.0%	0.0%	0.0%

Proposed Percentage Increase on Current Rates for Policies Issued On or After November 1, 2000

Base + Compound Automatic Increase Benefit Rider Form 99505 Series

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
Issue Age	Benefit Period	Benefit Period	Benefit Period
18-29	39.9%	40.0%	40.0%
30-34	40.0%	40.0%	40.0%
35-39	40.0%	40.0%	40.0%
40	40.0%	40.0%	40.0%
41	40.0%	40.0%	40.0%
42	40.0%	40.0%	40.0%
43	40.0%	40.0%	40.0%
44	40.0%	40.0%	40.0%
45	40.0%	40.0%	40.0%
46	40.0%	40.0%	40.0%
47	40.0%	40.0%	40.0%
48	40.0%	40.0%	40.0%
49	40.0%	40.0%	40.0%
50	40.0%	40.0%	40.0%
50 51	40.0%	40.0%	40.0%
52			
52	40.0%	40.0%	40.0%
53 54	40.0% 40.0%	40.0% 40.0%	40.0% 40.0%
55	40.0%	40.0%	40.0%
56 57	40.0%	40.0%	40.0%
	40.0%	40.0%	40.0%
58	40.0%	40.0%	40.0%
59	40.0%	40.0%	40.0%
60	36.2%	40.0%	40.0%
61	30.2%	40.0%	40.0%
62	24.0%	40.0%	40.0%
63	18.2%	33.7%	40.0%
64	12.9%	27.5%	40.0%
65	8.0%	21.9%	35.8%
66	3.2%	16.5%	29.9%
67	0.0%	11.2%	24.0%
68	0.0%	5.8%	18.2%
69	0.0%	0.5%	12.4%
70	0.0%	0.0%	6.3%
71	0.0%	0.0%	0.0%
72	0.0%	0.0%	0.0%
73	0.0%	0.0%	0.0%
74	0.0%	0.0%	0.0%
75	0.0%	0.0%	0.0%
76	0.0%	0.0%	0.0%
77	0.0%	0.0%	0.0%
78	0.0%	0.0%	0.0%
79	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%
83	0.0%	0.0%	0.0%
84	0.0%	0.0%	0.0%

Proposed Percentage Increase on Current Rates for Policies Issued On or After November 1, 2000

Base + Compound Automatic Increase Benefit Rider Form 99505 Series

90 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
Age	Benefit Period	Benefit Period	Benefit Period
18-29	40.1%	40.1%	40.0%
30-34	40.1%	40.0%	40.0%
35-39	40.0%	40.0%	40.0%
40	40.0%	40.0%	40.0%
41	40.0%	40.0%	40.0%
42	40.0%	40.0%	40.0%
43	40.0%	40.0%	40.0%
44	40.0%	40.0%	40.0%
45	40.0%	40.0%	40.0%
46	40.0%	40.0%	40.0%
47	40.0%	40.0%	40.0%
48	40.0%	40.0%	40.0%
49	40.0%	40.0%	40.0%
50	40.0%	40.0%	40.0%
51	40.0%	40.0%	40.0%
52	40.0%	40.0%	40.0%
53	40.0%	40.0%	40.0%
54	40.0%	40.0%	40.0%
55	40.0%	40.0%	40.0%
56	40.0%	40.0%	40.0%
57	40.0%	40.0%	40.0%
58	40.0%	40.0%	40.0%
59	38.3%	40.0%	40.0%
60	32.5%	40.0%	40.0%
61	26.8%	40.0%	40.0%
62	20.5%	34.4%	40.0%
63	14.8%	27.8%	38.5%
64	9.9%	21.9%	32.2%
65	5.1%	16.5%	26.4%
66	0.4%	11.3%	20.9%
67	0.0%	6.1%	15.4%
68	0.0%	1.0%	10.0%
69	0.0%	0.0%	4.5%
70	0.0%	0.0%	0.0%
70 71	0.0%	0.0%	0.0%
71 72	0.0%	0.0%	0.0%
73	0.0%	0.0%	0.0%
73 74	0.0%		0.0%
7 4 75	0.0%	0.0% 0.0%	0.0%
75 76	0.0%	0.0%	0.0%
77 70	0.0%	0.0%	0.0%
78	0.0%	0.0%	0.0%
79	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%
83	0.0%	0.0%	0.0%
84	0.0%	0.0%	0.0%

Proposed Percentage Increase on Proposed Rates (Year 1) for Policies Issued
Prior to November 1, 2000

Long Term Care Insurance Policy Form 97045PA.1 Series

30 Day Elimination Period

Issue <u>Age</u>	2 Year Benefit Period	5 Year Benefit Period	Lifetime Benefit Period
18-29	0.0%	0.0%	0.0%
30-34	0.0%	0.0%	0.0%
35-39	0.0%	0.0%	0.0%
40	0.0%	0.0%	3.4%
41	0.0%	0.0%	4.9%
42	0.0%	0.0%	5.0%
43	0.0%	0.0%	2.7%
44	0.0%	0.0%	0.8%
45	0.0%	0.0%	0.0%
46	0.0%	0.0%	0.0%
47	0.0%	0.0%	0.0%
48	0.0%	0.0%	0.0%
49	0.0%	0.0%	0.0%
50	0.0%	0.0%	0.0%
51	0.0%	0.0%	0.0%
52	0.0%	0.0%	0.0%
53	0.0%	0.0%	0.0%
54	0.0%	0.0%	0.0%
55	0.0%	0.0%	0.0%
56	0.0%	0.0%	0.0%
57	0.0%	0.0%	0.0%
58	0.0%	0.0%	0.0%
59	0.0%	0.0%	0.0%
60	0.0%	0.0%	0.0%
61	0.0%	0.0%	0.0%
62	0.0%	0.0%	0.0%
63	0.0%	0.0%	0.0%
64	0.0%	0.0%	0.0%
65	0.0%	0.0%	0.0%
66	0.0%	0.0%	0.0%
67	0.0%	0.0%	0.0%
68	0.0%	0.0%	0.0%
69	0.0%	0.0%	0.0%
70	0.0%	0.0%	0.0%
71	0.0%	0.0%	0.0%
72	0.0%	0.0%	0.0%
73	0.0%	0.0%	0.0%
74	0.0%	0.0%	0.0%
75	0.0%	0.0%	0.0%
76	0.0%	0.0%	0.0%
77	0.0%	0.0%	0.0%
78	0.0%	0.0%	0.0%
79	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%
83	0.0%	0.0%	0.0%
84	0.0%	0.0%	0.0%

Proposed Percentage Increase on Proposed Rates (Year 1) for Policies Issued
Prior to November 1, 2000

Long Term Care Insurance Policy Form 97045PA.1 Series

90 Day Elimination Period

Issue <u>Age</u>	2 Year Benefit Period	5 Year Benefit Period	Lifetime Benefit Period
18-29	0.0%	0.0%	0.0%
30-34	0.0%	0.0%	0.0%
35-39	0.0%	0.0%	0.0%
40	0.0%	0.0%	0.0%
41	0.0%	0.0%	0.0%
42	0.0%	0.0%	0.0%
43	0.0%	0.0%	0.0%
44	0.0%	0.0%	0.0%
45	0.0%	0.0%	0.0%
46	0.0%	0.0%	0.0%
47	0.0%	0.0%	0.0%
48	0.0%	0.0%	0.0%
49	0.0%	0.0%	0.0%
50	0.0%	0.0%	0.0%
51	0.0%	0.0%	0.0%
52	0.0%	0.0%	0.0%
53	0.0%	0.0%	0.0%
54	0.0%	0.0%	0.0%
55	0.0%	0.0%	0.0%
56	0.0%	0.0%	0.0%
57	0.0%	0.0%	0.0%
58	0.0%	0.0%	0.0%
59	0.0%	0.0%	0.0%
60	0.0%	0.0%	0.0%
61	0.0%	0.0%	0.0%
62	0.0%	0.0%	0.0%
63	0.0%	0.0%	0.0%
64	0.0%	0.0%	0.0%
65	0.0%	0.0%	0.0%
66	0.0%	0.0%	0.0%
67	0.0%	0.0%	0.0%
68	0.0%	0.0%	0.0%
69	0.0%	0.0%	0.0%
70	0.0%	0.0%	0.0%
71	0.0%	0.0%	0.0%
72	0.0%	0.0%	0.0%
73	0.0%	0.0%	0.0%
74	0.0%	0.0%	0.0%
75	0.0%	0.0%	0.0%
76	0.0%	0.0%	0.0%
70 77	0.0%	0.0%	0.0%
77 78	0.0%	0.0%	0.0%
78 79	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%
83	0.0%	0.0%	0.0%
84	0.0%	0.0%	0.0%
04	0.070	0.076	0.070

Proposed Percentage Increase on Proposed Rates (Year 1) for Policies Issued Prior to November 1, 2000

Base + Simple Automatic Increase Benefit Rider Form 99504 Series

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	15.8%	23.6%	23.5%
30-34	15.8%	23.5%	23.5%
35-39	15.8%	23.5%	23.5%
40	15.8%	23.5%	23.5%
41	15.8%	23.5%	23.5%
42	15.8%	23.5%	23.5%
43	15.8%	23.5%	23.5%
44	15.8%	23.5%	23.5%
45	15.8%	23.5%	23.5%
46	15.8%	23.5%	23.5%
47	15.8%	23.5%	23.5%
48	13.2%	23.5%	23.5%
49	11.6%	23.5%	23.5%
50	9.9%	23.5%	23.5%
51	8.7%	23.5%	23.5%
52	7.0%	23.5%	23.5%
53	4.9%	21.2%	23.5%
54	2.5%	18.8%	23.5%
55	0.9%	16.8%	23.5%
56	0.0%	14.2%	23.5%
57	0.0%	10.6%	22.0%
58	0.0%	6.8%	18.4%
59	0.0%	3.4%	15.0%
60	0.0%	0.0%	12.2%
61	0.0%	0.0%	9.0%
62	0.0%	0.0%	5.3%
63	0.0%	0.0%	1.7%
64	0.0%	0.0%	0.0%
65	0.0%	0.0%	0.0%
66	0.0%	0.0%	0.0%
67	0.0%	0.0%	0.0%
68	0.0%	0.0%	0.0%
69	0.0%	0.0%	0.0%
70	0.0%	0.0%	0.0%
71	0.0%	0.0%	0.0%
72	0.0%	0.0%	0.0%
73	0.0%	0.0%	0.0%
74	0.0%	0.0%	0.0%
75	0.0%	0.0%	0.0%
76	0.0%	0.0%	0.0%
77	0.0%	0.0%	0.0%
78	0.0%	0.0%	0.0%
79	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%
83	0.0%	0.0%	0.0%
84	0.0%	0.0%	0.0%

Proposed Percentage Increase on Proposed Rates (Year 1) for Policies Issued Prior to November 1, 2000

Base + Simple Automatic Increase Benefit Rider Form 99504 Series

90 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	15.9%	23.6%	23.5%
30-34	15.9%	23.6%	23.5%
35-39	15.8%	23.5%	23.5%
40	15.7%	23.5%	23.5%
41	15.8%	23.5%	23.5%
42	15.8%	23.5%	23.5%
43	15.8%	23.5%	23.5%
44	15.8%	23.5%	23.5%
45	15.8%	23.5%	23.5%
46	15.8%	23.6%	23.5%
47	12.8%	23.5%	23.5%
48	10.5%	23.5%	23.5%
49	8.7%	23.5%	23.5%
50	6.6%	22.7%	23.5%
51	5.1%	20.4%	23.5%
52	4.0%	18.4%	23.5%
53	1.9%	16.1%	23.5%
54	0.0%	13.9%	23.5%
55	0.0%	12.0%	21.6%
56	0.0%	9.3%	17.9%
57	0.0%	5.8%	13.9%
58	0.0%	2.1%	10.2%
59	0.0%	0.0%	7.3%
60	0.0%	0.0%	4.4%
61	0.0%	0.0%	1.4%
62	0.0%	0.0%	0.0%
63	0.0%	0.0%	0.0%
64	0.0%	0.0%	0.0%
65	0.0%	0.0%	0.0%
66	0.0%	0.0%	0.0%
67	0.0%	0.0%	0.0%
68	0.0%	0.0%	0.0%
69	0.0%	0.0%	0.0%
70	0.0%	0.0%	0.0%
71	0.0%	0.0%	0.0%
72	0.0%	0.0%	0.0%
73	0.0%	0.0%	0.0%
74	0.0%	0.0%	0.0%
75	0.0%	0.0%	0.0%
76	0.0%	0.0%	0.0%
77	0.0%	0.0%	0.0%
78	0.0%	0.0%	0.0%
79	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%
83	0.0%	0.0%	0.0%
84	0.0%	0.0%	0.0%

Proposed Percentage Increase on Proposed Rates (Year 1) for Policies Issued Prior to November 1, 2000

Base + Compound Automatic Increase Benefit Rider Form 99505 Series

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	23.5%	23.6%	23.5%
30-34	23.6%	23.6%	23.5%
35-39	23.5%	23.6%	23.5%
40	23.5%	23.5%	23.5%
41	23.5%	23.5%	23.5%
42	23.5%	23.5%	23.5%
43	23.5%	23.5%	23.5%
44	23.5%	23.5%	23.5%
45	23.5%	23.5%	23.5%
46	23.5%	23.5%	23.5%
47	23.5%	23.5%	23.5%
48	23.5%	23.5%	23.5%
49	23.5%	23.5%	23.5%
50	23.5%	23.5%	23.5%
51	23.5%	23.5%	23.5%
52	23.5%	23.5%	23.5%
53	23.5%	23.5%	23.5%
54	23.5%	23.5%	23.5%
55	23.5%	23.5%	23.5%
56	23.5%	23.5%	23.5%
57	23.5%	23.5%	23.5%
58	22.5%	23.5%	23.5%
59	17.0%	23.5%	23.5%
60	12.2%	23.5%	23.5%
61	7.2%	23.5%	23.5%
62	1.9%	18.3%	23.5%
63	0.0%	12.4%	23.5%
64	0.0%	7.0%	20.1%
65	0.0%	2.1%	14.7%
66	0.0%	0.0%	9.8%
67	0.0%	0.0%	5.0%
68	0.0%	0.0%	0.4%
69	0.0%	0.0%	0.0%
70	0.0%	0.0%	0.0%
71	0.0%	0.0%	0.0%
72	0.0%	0.0%	0.0%
73	0.0%	0.0%	0.0%
74	0.0%	0.0%	0.0%
75	0.0%	0.0%	0.0%
76	0.0%	0.0%	0.0%
77	0.0%	0.0%	0.0%
78	0.0%	0.0%	0.0%
79	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%
83	0.0%	0.0%	0.0%
84	0.0%	0.0%	0.0%

Proposed Percentage Increase on Proposed Rates (Year 1) for Policies Issued Prior to November 1, 2000

Base + Compound Automatic Increase Benefit Rider Form 99505 Series

90 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	23.6%	23.5%	23.5%
30-34	23.6%	23.6%	23.5%
35-39	23.5%	23.5%	23.5%
40	23.5%	23.5%	23.5%
41	23.5%	23.5%	23.5%
42	23.5%	23.5%	23.5%
43	23.6%	23.5%	23.5%
44	23.5%	23.5%	23.5%
45	23.5%	23.5%	23.5%
46	23.5%	23.5%	23.5%
47	23.5%	23.5%	23.5%
48	23.5%	23.5%	23.5%
49	23.5%	23.5%	23.5%
50	23.5%	23.5%	23.5%
51	23.5%	23.5%	23.5%
52	23.5%	23.5%	23.5%
53	23.5%	23.5%	23.5%
54	23.5%	23.5%	23.5%
55	23.5%	23.5%	23.5%
56	23.5%	23.5%	23.5%
57	23.5%	23.5%	23.5%
58	19.2%	23.5%	23.5%
59	14.2%	23.5%	23.5%
60	9.3%	23.5%	23.5%
61	4.4%	19.2%	23.5%
62	0.0%	13.3%	23.5%
63	0.0%	7.5%	17.3%
64	0.0%	2.3%	11.9%
65	0.0%	0.0%	6.8%
66	0.0%	0.0%	2.2%
67	0.0%	0.0%	0.0%
68	0.0%	0.0%	0.0%
69	0.0%	0.0%	0.0%
70	0.0%	0.0%	0.0%
71	0.0%	0.0%	0.0%
72	0.0%	0.0%	0.0%
73	0.0%	0.0%	0.0%
74	0.0%	0.0%	0.0%
75	0.0%	0.0%	0.0%
76	0.0%	0.0%	0.0%
77	0.0%	0.0%	0.0%
78	0.0%	0.0%	0.0%
79	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%
83	0.0%	0.0%	0.0%
84	0.0%	0.0%	0.0%

Proposed Percentage Increase on Proposed Rates (Year 1) for Policies Issued On or After November 1, 2000

Long Term Care Insurance Policy Form 97045PA.1 Series

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
Age	Benefit Period	Benefit Period	Benefit Period
18-29	0.0%	0.0%	0.0%
30-34	0.0%	0.0%	0.0%
35-39	0.0%	0.0%	0.0%
40	0.0%	0.0%	0.0%
41	0.0%	0.0%	0.0%
42	0.0%	0.0%	0.0%
43	0.0%	0.0%	0.0%
44	0.0%	0.0%	0.0%
45	0.0%	0.0%	0.0%
46	0.0%	0.0%	0.0%
47	0.0%	0.0%	0.0%
48	0.0%	0.0%	0.0%
49	0.0%	0.0%	0.0%
50	0.0%	0.0%	0.0%
51	0.0%	0.0%	0.0%
52	0.0%	0.0%	0.0%
53	0.0%	0.0%	0.0%
54	0.0%	0.0%	0.0%
55	0.0%	0.0%	0.0%
56	0.0%	0.0%	0.0%
57	0.0%	0.0%	0.0%
58	0.0%	0.0%	0.0%
59	0.0%	0.0%	0.0%
60	0.0%	0.0%	0.0%
61	0.0%	0.0%	0.0%
62	0.0%	0.0%	0.0%
63	0.0%	0.0%	0.0%
64	0.0%	0.0%	0.0%
65	0.0%	0.0%	0.0%
66	0.0%	0.0%	0.0%
67	0.0%	0.0%	0.0%
68	0.0%	0.0%	0.0%
69	0.0%	0.0%	0.0%
70	0.0%	0.0%	0.0%
71	0.0%	0.0%	0.0%
72	0.0%	0.0%	0.0%
73	0.0%	0.0%	0.0%
74	0.0%	0.0%	0.0%
75	0.0%	0.0%	0.0%
76	0.0%	0.0%	0.0%
77	0.0%	0.0%	0.0%
78	0.0%	0.0%	0.0%
79	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%
83	0.0%	0.0%	0.0%
84	0.0%	0.0%	0.0%

rcentage Increase on Proposed Rates (Year 1) for Policies Issued On or After Nover

Long Term Care Insurance Policy Form 97045PA.1 Series

90 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
Age	Benefit Period	Benefit Period	Benefit Period
18-29	0.0%	0.0%	0.0%
30-34	0.0%	0.0%	0.0%
35-39	0.0%	0.0%	0.0%
40	0.0%	0.0%	0.0%
41	0.0%	0.0%	0.0%
42	0.0%	0.0%	0.0%
43	0.0%	0.0%	0.0%
44	0.0%	0.0%	0.0%
45	0.0%	0.0%	0.0%
46	0.0%	0.0%	0.0%
47	0.0%	0.0%	0.0%
48	0.0%	0.0%	0.0%
49	0.0%	0.0%	0.0%
50	0.0%	0.0%	0.0%
51	0.0%	0.0%	0.0%
52	0.0%	0.0%	0.0%
53	0.0%	0.0%	0.0%
54	0.0%	0.0%	0.0%
55	0.0%	0.0%	0.0%
56	0.0%	0.0%	0.0%
57	0.0%	0.0%	0.0%
58	0.0%	0.0%	0.0%
59	0.0%	0.0%	0.0%
60	0.0%	0.0%	0.0%
61	0.0%	0.0%	0.0%
62	0.0%	0.0%	0.0%
63	0.0%	0.0%	0.0%
64	0.0%	0.0%	0.0%
65	0.0%	0.0%	0.0%
66	0.0%	0.0%	0.0%
67	0.0%	0.0%	0.0%
68	0.0%	0.0%	0.0%
69	0.0%	0.0%	0.0%
70	0.0%	0.0%	0.0%
71	0.0%	0.0%	0.0%
72	0.0%	0.0%	0.0%
73	0.0%	0.0%	0.0%
74	0.0%	0.0%	0.0%
75	0.0%	0.0%	0.0%
76	0.0%	0.0%	0.0%
77	0.0%	0.0%	0.0%
78	0.0%	0.0%	0.0%
79	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%
83	0.0%	0.0%	0.0%
84	0.0%	0.0%	0.0%

Proposed Percentage Increase on Proposed Rates (Year 1) for Policies Issued On or After November 1, 2000

Base + Simple Automatic Increase Benefit Rider Form 99504 Series

30 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	4.7%	23.6%	23.5%
30-34	4.6%	23.5%	23.5%
35-39	14.3%	23.5%	23.5%
40	15.8%	23.5%	23.5%
41	15.8%	23.5%	23.5%
42	15.8%	23.5%	23.5%
43	13.6%	23.5%	23.5%
44	10.2%	23.5%	23.5%
45	7.1%	23.5%	23.5%
46	5.2%	21.4%	23.5%
47	1.5%	17.0%	23.5%
48	0.0%	14.6%	23.5%
49	0.0%	12.4%	23.5%
50	0.0%	10.2%	23.5%
51	0.0%	8.5%	22.8%
52	0.0%	7.1%	21.4%
53	0.0%	4.9%	18.3%
54	0.0%	3.1%	15.2%
55	0.0%	1.1%	11.9%
56	0.0%	0.0%	8.3%
57	0.0%	0.0%	4.7%
58	0.0%	0.0%	1.3%
59	0.0%	0.0%	0.0%
60	0.0%	0.0%	0.0%
61	0.0%	0.0%	0.0%
62	0.0%	0.0%	0.0%
63	0.0%	0.0%	0.0%
64	0.0%	0.0%	0.0%
65	0.0%	0.0%	0.0%
66	0.0%	0.0%	0.0%
67	0.0%	0.0%	0.0%
68	0.0%	0.0%	0.0%
69	0.0%	0.0%	0.0%
70	0.0%	0.0%	0.0%
71	0.0%	0.0%	0.0%
72	0.0%	0.0%	0.0%
73	0.0%	0.0%	0.0%
74	0.0%	0.0%	0.0%
75	0.0%	0.0%	0.0%
76	0.0%	0.0%	0.0%
77	0.0%	0.0%	0.0%
78	0.0%	0.0%	0.0%
79	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%
83	0.0%	0.0%	0.0%
84	0.0%	0.0%	0.0%

Proposed Percentage Increase on Proposed Rates (Year 1) for Policies Issued On or After November 1, 2000

Base + Simple Automatic Increase Benefit Rider Form 99504 Series

90 Day Elimination Period

Issue	2 Year	5 Year	Lifetime
<u>Age</u>	Benefit Period	Benefit Period	Benefit Period
18-29	3.1%	21.7%	23.5%
30-34	3.4%	21.7%	23.5%
35-39	11.8%	23.6%	23.5%
40	15.6%	23.5%	23.5%
41	15.3%	23.5%	23.5%
42	14.0%	23.5%	23.5%
43	10.3%	23.5%	23.5%
44	6.9%	21.7%	23.5%
45	4.1%	18.4%	23.5%
46	1.9%	16.0%	23.5%
47	0.0%	12.1%	21.9%
48	0.3%	9.4%	19.7%
49	0.0%	7.5%	17.7%
50	0.0%	5.5%	16.0%
51	0.0%	3.8%	14.5%
52	0.0%	2.4%	13.2%
53	0.0%	0.5%	10.4%
54	0.0%	0.0%	7.5%
55	0.0%	0.0%	4.3%
56	0.0%	0.0%	1.0%
57	0.0%	0.0%	0.0%
58	0.0%	0.0%	0.0%
59	0.0%	0.0%	0.0%
60	0.0%	0.0%	0.0%
61	0.0%	0.0%	0.0%
62	0.0%	0.0%	0.0%
63	0.0%	0.0%	0.0%
64	0.0%	0.0%	0.0%
65	0.0%	0.0%	0.0%
66	0.0%	0.0%	0.0%
67	0.0%	0.0%	0.0%
68	0.0%	0.0%	0.0%
69	0.0%	0.0%	0.0%
70	0.0%	0.0%	0.0%
71	0.0%	0.0%	0.0%
72	0.0%	0.0%	0.0%
73	0.0%	0.0%	0.0%
74	0.0%	0.0%	0.0%
75	0.0%	0.0%	0.0%
76	0.0%	0.0%	0.0%
77	0.0%	0.0%	0.0%
78	0.0%	0.0%	0.0%
79	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%
83	0.0%	0.0%	0.0%
84	0.0%	0.0%	0.0%
-			

Proposed Percentage Increase on Proposed Rates (Year 1) for Policies Issued On or After November 1, 2000

Base + Compound Automatic Increase Benefit Rider Form 99505 Series

30 Day Elimination Period

Issue Age	2 Year Benefit Period	5 Year Benefit Period	Lifetime Benefit Period
18-29 30-34	23.6%	23.5%	23.5%
	23.6%	23.5%	23.5%
35-39	23.5%	23.5%	23.5%
40	23.5%	23.5%	23.5%
41	23.5%	23.5%	23.5%
42	23.5%	23.5%	23.5%
43	23.5%	23.5%	23.5%
44	23.5%	23.5%	23.5%
45	23.5%	23.5%	23.5%
46	23.5%	23.5%	23.5%
47	23.5%	23.5%	23.5%
48	23.5%	23.5%	23.5%
49	23.5%	23.5%	23.5%
50	23.5%	23.5%	23.5%
51	23.5%	23.5%	23.5%
52	23.5%	23.5%	23.5%
53	23.5%	23.5%	23.5%
54	23.5%	23.5%	23.5%
55	20.9%	23.5%	23.5%
56	15.9%	23.5%	23.5%
57	11.0%	23.5%	23.5%
58	6.1%	22.1%	23.5%
59	1.9%	16.4%	23.5%
60	0.0%	11.2%	23.4%
61	0.0%	6.1%	17.8%
62	0.0%	0.7%	11.9%
63	0.0%	0.0%	6.5%
64	0.0%	0.0%	1.7%
65	0.0%	0.0%	0.0%
66	0.0%	0.0%	0.0%
67	0.0%	0.0%	0.0%
68	0.0%	0.0%	0.0%
69	0.0%	0.0%	0.0%
70	0.0%	0.0%	0.0%
71	0.0%	0.0%	0.0%
72	0.0%	0.0%	0.0%
73	0.0%	0.0%	0.0%
74	0.0%	0.0%	0.0%
75	0.0%	0.0%	0.0%
76	0.0%	0.0%	0.0%
77	0.0%	0.0%	0.0%
78	0.0%	0.0%	0.0%
79	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%
83	0.0%	0.0%	0.0%
84	0.0%	0.0%	0.0%

Proposed Percentage Increase on Proposed Rates (Year 1) for Policies Issued On or After November 1, 2000

Base + Compound Automatic Increase Benefit Rider Form 99505 Series

90 Day Elimination Period

Issue Age	2 Year Benefit Period	5 Year Benefit Period	Lifetime Benefit Period
18-29	23.5%	23.5%	23.5%
30-34	23.5%	23.5%	23.5%
35-39	23.5%	23.5%	23.5%
40	23.5%	23.5%	23.5%
41	23.5%	23.5%	23.5%
42	23.5%	23.5%	23.5%
43	23.5%	23.5%	23.5%
44	23.5%	23.5%	23.5%
45	23.5%	23.5%	23.5%
46	23.5%	23.5%	23.5%
47	23.5%	23.5%	23.5%
48	23.5%	23.5%	23.5%
49	23.5%	23.5%	23.5%
50	23.5%	23.5%	23.5%
51	23.5%	23.5%	23.5%
52	23.5%	23.5%	23.5%
53	23.5%	23.5%	23.5%
54	22.6%	23.5%	23.5%
55	17.9%	23.5%	23.5%
56	13.1%	23.5%	23.5%
57	8.2%	22.9%	23.5%
58	3.6%	16.9%	23.5%
59	0.0%	11.5%	20.5%
60	0.0%	6.5%	15.0%
61	0.0%	1.5%	9.8%
62	0.0%	0.0%	4.3%
63	0.0%	0.0%	0.0%
64	0.0%	0.0%	0.0%
65	0.0%	0.0%	0.0%
66	0.0%	0.0%	0.0%
67	0.0%	0.0%	0.0%
68	0.0%	0.0%	0.0%
69	0.0%	0.0%	0.0%
70	0.0%	0.0%	0.0%
71	0.0%	0.0%	0.0%
72	0.0%	0.0%	0.0%
73	0.0%	0.0%	0.0%
74	0.0%	0.0%	0.0%
75	0.0%	0.0%	0.0%
76	0.0%	0.0%	0.0%
77	0.0%	0.0%	0.0%
78	0.0%	0.0%	0.0%
79	0.0%	0.0%	0.0%
80	0.0%	0.0%	0.0%
81	0.0%	0.0%	0.0%
82	0.0%	0.0%	0.0%
83	0.0%	0.0%	0.0%
84	0.0%	0.0%	0.0%



97045 Series In-Force Rate Increase Filing Status

		9/045 Series In-Force Rate Increase Filing Status First Rate Increase Filing Second Rate Increase Filing											
State	Years Sold	Filing Date	Disposition Date	Implementation Date	Average % Requested	Average % Implemented	Filing Date	Disposition Date	Implementation Date	Average % Requested	Average % Implemented	Policies in Force (as of year-end 2019)	Annualized Premiums (as of year-end 2019)
Alabama	1997 - 2001	Jan-12	May-12	Dec-12	37.0%	37.0%	Apr-13	Apr-13	Dec-13	29.0%	19%*	530	1,029,222
Alaska	1997 - 2001	Jan-12	Mar-12	Dec-12	37.0%	37.0%	Apr-13	May-13	Dec-13	23.0%	23.0%	130	393,884
Arizona	1997 - 2002	Mar-13	Mar-13	Aug-13	37.0%	37.0%	May-13	Disapproved	N/A	27.0%		578	1,054,114
Arkansas	1997 - 2002	Feb-13	Apr-13	Sep-13	37.0%	5.0%	May-15	Jul-15	Dec-15	36.1%	18.5%	272	409,561
California	1999 - 2002	Jun-12	Mar-14	Nov-14	37.0%	18.6%	Oct-18	Pending		177.6%		5724	8,601,024
Colorado	1997 - 2002	Feb-13	Apr-13	Sep-13	37.0%	37.0%	Jun-13	Disapproved	N/A	31.0%		958	1,876,437
Connecticut	2000 - 2002	Apr-13	Disapproved		38.0%							46	51,806
Delaware	1997 - 2001	Jul-12	Nov-12	Apr-13	25.0%	15.0%	Mar-13	Oct-13	Apr-14	24.0%	15.8%	78	184,734
District of Columbia	1997 - 2001	Aug-12	Dec-12	Jun-13	10.0%	10.0%	Feb-13	May-13	Jun-14	9.0%	9.0%	10	25,036
Florida	1997 - 2001	Feb-13	Mar-14	Aug-14	37.0%	16.3%	Apr-15	Jul-15	Mar-16	39.3%	15.0%	2089	3,906,902
Georgia	1997 - 2001	Feb-12	May-12	Dec-12	37.0%	12.0%	Mar-13	May-13	Dec-13	38.0%	14.6%	980	1,662,750
Hawaii	1997 - 2001	Oct-12	Mar-13	Aug-13	37.0%	37%*	Apr-15	Feb-18	Aug-18	38.0%	38%**	310	654,129
Idaho	1997 - 2002	Jul-12	Oct-12	Mar-13	37.0%	37.0%	May-13	Oct-13	Mar-14	28.0%	14.0%	153	291,186
Illinois	1997 - 2001	Jan-12	Apr-12	Dec-12	37.0%	37.0%	Apr-13	Nov-13	Mar-14	23.7%	23.7%	1812	4,257,510
Indiana	1997 - 2002	Aug-12	Feb-13	Jul-13	37.0%	16.8%	Jun-13	Nov-13	Jul-14	34.0%	9.3%	507	846,095
lowa	1997 - 2001	Jan-12	Aug-12	Jan-13	37.0%	18.0%	Feb-13	Jul-13	Jan-14	36.0%	36%*	1167	2,433,580
Kansas	1997 - 2001	Mar-12	Jun-12	Dec-12	35.0%	10.0%	Feb-13	Disapproved	N/A	30.0%		797	1,193,998
Kentucky	1997 - 2001	Mar-12	Jun-12	Dec-12	37.0%	37.0%	Apr-13	Jul-13	Dec-13	31.0%	9.5%	292	656,176
Louisiana	1997 - 2002	Feb-13	Aug-13	Jan-14	37.0%	24.0%	Nov-13	Dec-13	Jan-15	21.8%	21.8%	626	963,446
Maine	1997 - 2001	Mar-13	Jun-13	Jan-14	37.0%	31%*	Aug-15	Jan-16	Jun-16	38.7%	31.3%*	70	135,911
Maryland	1998 - 2002	Apr-12	May-12	Dec-12	15.0%	15.0%	Mar-13	Apr-13	Dec-13	15.0%	15.0%	1026	2,178,708
Michigan	1997 - 2001	Jan-12	May-12	Dec-12	37.0%	37.0%	Apr-13	Apr-13	Dec-13	22.9%	22.9%	670	1,483,717
Minnesota	1997 - 2001	Jul-12	Disapproved		37.0%		Dec-13	Disapproved	N/A	37.0%		892	1,227,934
Mississippi	1997 - 2001	Jun-12	Aug-12	Apr-13	23.0%	23.0%	Apr-13	May-13	May-14	23.0%	23.0%	483	794,021
Missouri	1997 - 2001	Feb-12	Sep-12	Feb-13	37.0%	37%*	Apr-15	Apr-15	Sep-15	38.2%	38.2%	1229	2,914,578
Montana	1997 - 2002	Jul-12	Aug-12	Jan-13	37.0%	19.0%	Apr-13	May-13	Jan-14	35.0%	19.0%	104	223,362
Nebraska	1997 - 2002	Feb-12	Oct-12	Mar-13	37.0%	19.0%	Feb-13	Mar-13	Mar-14	35.0%	35.0%	1019	2,345,257
Nevada	1997 - 2001	Jul-12	Sep-12	Feb-13	37.0%	10.0%	Mar-13	Sep-13	Feb-14	39.0%	39%*	225	472,386
New Hampshire	1997 - 2001	Feb-12	Apr-12	Dec-12	37.0%	37.0%	May-13	Disapproved	N/A	33.0%		52	92,590
New Mexico	1997 - 2002	Mar-12	Disapproved		37.0%		Oct-13	Oct-13	Mar-14	14.8%	14.8%	267	501,882
New York	1998 - 2002	Apr-13	Oct-13	Jun-14	38.0%	10.0%	Oct-14	Jul-15	Dec-15	67.7%	15.0%	607	1,283,734
North Carolina	1998 - 2002	Aug-12	Jun-13	Nov-13	37.0%	37.0%	Jul-13	Disapproved	N/A	31.4%		679	1,283,304
North Dakota	1997 - 2002	Jul-12	Oct-12	Feb-13	37.0%	15.0%	Jul-13	Aug-13	Feb-14	37.0%	14.7%	196	416,879
Ohio	1997 - 2002	Jun-12	Jun-12	Dec-12	37.0%	20.7%	Apr-13	Jan-14	Jun-14	36.0%	9.9%	1216	2,285,796
Oklahoma	1997 - 2002	Feb-12	May-12	Dec-12	37.0%	23.7%	Mar-13	Apr-13	Dec-13	33.0%	23.0%	559	842,945
Oregon	1997 - 2002	Jul-12	Oct-13	Apr-14	37.0%	37.0%	04/29/16	Sep-16	Feb-17	38.5%	38.5%	579	1,043,605
Pennsylvania	1998 - 2001	Jun-12	Oct-12	Feb-13	37.0%	15.0%	Mar-13	Sep-13	Feb-14	37.0%	14.0%	1059	1,996,974
South Carolina	1998 - 2001	Jan-12	Oct-12	Mar-13	37.0%	19.0%	Feb-13	May-13	Mar-14	35.0%	19.0%	531	908,251
South Dakota	1997 - 2002	Jul-12	Aug-12	Jan-13	37.0%	37.0%	May-13	Jul-13	Jan-14	22.3%	22.3%	405	975,003
Tennessee	1997 - 2001	Mar-12	Jun-12	Dec-12	37.0%	37.0%	May-13	Sep-13	Apr-14	21.0%	21.0%	542	1,045,747
Texas	1998 - 2002	Jun-12	Aug-12	Jan-13	37.0%	25.0%	May-15	Jul-15	Dec-15	38.2%	38.2%	4125	8,603,524
Utah	1998 - 2002	May-12	Aug-12	Jan-13	37.0%	37.0%	May-13	Disapproved	N/A	29.0%		138	296,489
Vermont	1997 - 2002	Mar-12	Disapproved		37.0%		Mar-13	Disapproved	N/A	39.0%		50	63,870
Virginia	2001 - 2002	Nov-13	May-16	Aug-17	36.4%	36.4%**						962	1,321,273
Washington	1998 - 2001	Jul-12	Jan-13	Jun-13	37.0%	37.0%	May-13	Oct-13	Jun-14	24.0%	24.0%	482	940,543
West Virginia	1997 - 2002	Jan-12	Apr-12	Dec-12	37.0%	37.0%	May-13	Aug-13	Feb-14	32.0%	24.6%*	138	299,264
Wisconsin	1998 - 2001	May-12	Jun-12	Dec-12	22.4%	22.4%	Aug-15	Nov-15	Jul-16	20.2%	20.2%	576	981,105
Wyoming	1997 - 2001	Jan-12	May-12	Dec-12	37.0%	37.0%	Apr-13	Jun-13	Dec-13	23.4%	23.4%	119	304,143

^{*}Rate increase phased-in over two years

^{**}Rate increase phased-in over three or more years



97045 Series In-Force Rate Increase Filing Status

	Third Rate Increase Filing							7045 Series In-Force Rate Increase Filing Status Fourth Rate Increase Filing				Fifth Rate Increase Filing				
		I nira Rate Increase Filing							Fourth Rate increase	e Filing				Fifth Rate increase Fi	iing	
State	Years Sold	Filing Date	Disposition Date	Implementation Date	Average % Requested	Average % Implemented	Filing Date	Disposition Date	Implementation Date	Average % Requested	Average % Implemented	Filing Date	Disposition Date	Implementation Date	Average % Requested	Average % Implemented
Alabama	1997 - 2001	Apr-16	Jun-16	Nov-16	18.4%	18.4%	Feb-17	Apr-17	Nov-18	27.2%	27.2%	Dec-19	Pending		7.2%	
Alaska	1997 - 2001	Apr-16	May-16	Oct-16	36.8%	36.8%	Sep-17	Oct-17	May-18	25.2%	25.2%					
Arizona	1997 - 2002	Apr-15	Jun-15	Nov-15	36.9%	36.9%	Aug-16	Disapproved	N/A	28.3%		Jul-18	Feb-19	Jul-19	28.4%	28.4%
Arkansas	1997 - 2002	May-16	Jun-16	Dec-16	35.9%	23.0%	Apr-17	May-17	Dec-17	33.9%	13.9%	May-18	Jun-18	Dec-18	29.8%	20.0%
California	1999 - 2002															
Colorado	1997 - 2002	Apr-15	Jun-15	Mar-16	37.8%	37.8%*										
Connecticut	2000 - 2002															
Delaware	1997 - 2001	Apr-15	May-15	Oct-15	23.5%	23.5%	May-16	Dec-16	Sep-17	23.4%	23.4%	Nov-17	Dec-17	Sep-18	19.3%	19.3%
District of Columbia	1997 - 2001	Mar-15	Apr-15	Sep-15	9.9%	9.9%	Jun-16	Jun-16	Nov-16	9.9%	9.9%	May-17	May-17	Nov-17	10.0%	10.0%
Florida	1997 - 2001	May-16	Oct-16	Mar-17	39.5%	13.3%	Nov-17	Oct-18	Apr-19	54.5%	54.5%**					
Georgia	1997 - 2001	Apr-15	Jul-15	Dec-15	38.0%	12.6%	Jul-16	Sep-16	Feb-17	37.3%	14.5%	Aug-17	Sep-17	Feb-18	35.1%	11.0%
Hawaii	1997 - 2001	·						·					·			
Idaho	1997 - 2002	Apr-15	Jan-16	Jun-16	33.6%	13.8%	Aug-18	Pending		29.6%						
Illinois	1997 - 2001	Mar-16	Jul-16	Dec-16	36.4%	36.4%	Oct-17	Mar-18	Jul-18	25.3%	25.3%**					
Indiana	1997 - 2002	May-16	Aug-16	Jan-17	38.7%	7.9%	Dec-17	Dec-18	Jul-19	38.4%	9.8%					
	1997 - 2001	Aug-15	Nov-15	Apr-16	36.1%	28%*	Oct-17	Dec-17	May-18	28.0%	14.3%	Aug-18	Nov-18	May-19	23.6%	11.6%
lowa Kansas	1997 - 2001	Aug-13 Apr-16	Jun-16	Dec-16	45.0%	45.0%	OCI-17	Dec-17	iviay-10	20.070	14.5%	Aug-10	1101-10	iviay-19	23.0%	11.0%
Kentucky	1997 - 2001	May-15	Aug-15	Jan-16	37.6%	9.7%	Jun-16	Jun-16	Jan-17	35.4%	9.6%	Aug-17	Oct-17	Mar-18	32.2%	32.2%
	1997 - 2001	Mar-16	Nov-16	Apr-17	23.4%	23.4%	Sep-17	Jul-18	Dec-18	23.6%	8.7%		Pending	IVIdI-10	15.5%	32.270
Louisiana Maine	1997 - 2002		Oct-17	Jun-18	35.0%	35%**	3ep-17	Jui-10	Dec-19	25.0%	0.7/0	Oct-19	rending		13.5%	
		Sep-17				14.6%	A.v. a. 1.C	Aug 16	lan 17	14.20/	14.20/	Jul-18	Dog 10	May 10	1.4.10/	1.4.10/
Maryland Michigan	1998 - 2002	Apr-15	Aug-15	Jan-16	14.6%		Aug-16	Aug-16	Jan-17	14.3%	14.3%	Jui-18	Dec-18	May-19	14.1%	14.1%
Michigan Minnesoto	1997 - 2001	Mar-16	Apr-16	Sep-16	35.4%	35.4%	Oct-17	Nov-17	Jun-18	25.0%	25.0% 38%**					
Minnesota	1997 - 2001	Sep-16	Nov-16	Apr-17	38.7%	38.7%**	Jan-20	Apr-20	Oct-20	38.0%		Oct 17	Mor 10	Aug 10	17.00/	17.00/
Mississippi	1997 - 2001	Apr-15	Jun-15	Nov-15	22.9%	10.0%	Jun-16	Sep-16	Feb-17	22.4%	22.4%	Oct-17	Mar-18	Aug-18	17.0%	17.0%
Missouri	1997 - 2001	Jun-16	Jun-16	Nov-16	29.8%	29.8%	Oct-17	Nov-17	Jun-18	18.7%	18.7%	Ind 40	0-+ 40	A 10	42.20/	12.20/
Montana	1997 - 2002	May-15	Jul-15	Dec-15	35.8%	15.7%	Feb-17	Aug-17	Jan-18	31.3%	31.3%	Jul-18	Oct-18	Apr-19	12.3%	12.3%
Nebraska	1997 - 2002	Apr-16	Jul-16	Dec-16	36.6%	36.6%	Oct-17	Feb-18	Aug-18	26.9%	39.3%*	120	D I'		4.6.70/	
Nevada	1997 - 2001	Aug-15	Sep-15	Feb-16	37.5%	37.5%*	Sep-17	Jan-18	Jun-18	30.1%	30.1%*	Jan-20	Pending		16.7%	
New Hampshire	1997 - 2001	A 4 F	L 45	N 45	20.40/	45.00/	F-1- 47	A 4.7	C 17	20.60/	4.4.00/	I 40	NA 10	I 20	27.20/	1.4.20/
New Mexico	1997 - 2002	Apr-15	Jun-15	Nov-15	39.4%	15.0%	Feb-17	Apr-17	Sep-17	38.6%	14.8%	Jan-18	Mar-18	Jan-20	37.3%	14.2%
New York	1998 - 2002	Nov-16	Apr-17	Sep-17	15.0%	15.0%	May-18	Mar-19	Aug-19	15.0%	15.0%	Oct 10	Donalina		24.00/*	
North Carolina North Dakota	1998 - 2002	May-15	Disapproved	N/A	38.2%	1.4.00/	Jan-17	May-17	Dec-17	38.5%	38.5%*	Oct-19	Pending	Nov 17	31.8%*	12 40/
	1997 - 2002	Apr-15	Apr-15	Sep-15	37.8% 37.7%	14.8% 14.3%	May-16	Jun-16	Nov-16 Jul-17	35.8%	14.3% 14.2%	May-17	May-17	Nov-17	13.4% 13.9%	13.4% 13.9%
Ohio Oklohoma	1997 - 2002	May-15	Feb-16	Jul-16			Jan-17	Feb-17		14.2%		Nov-17	Dec-17	Jul-18		
Oklahoma	1997 - 2002	Apr-15	Jan-16	Jun-16	23.5%	9.7%	Sep-17	Oct-17	Jun-18	9.5%	9.5%	Nov-18	Jan-19	Jun-19	9.1%	9.1%
Oregon	1997 - 2002	NA 15	۸ 15	lan 10	26 50/	14 50/	lun 10	Com 1C	lan 17	26.00/	12.00/	A 17	Dag 17	May 10	24.20/	12 (0/
Pennsylvania	1998 - 2001	May-15	Aug-15	Jan-16	36.5%	14.5%	Jun-16	Sep-16	Jan-17	36.0%	13.8%	Aug-17	Dec-17	May-18	34.2%	13.6%
South Carolina	1998 - 2001	Apr-15	May-15	Mar-16	18.5%	18.5%	Feb-17	Mar-17	Dec-17	32.7% 24.0%	17.8% 24.0%	May-18	Jul-18	Dec-18	26.3%	15.0%
South Dakota	1997 - 2002	Mar-16	Apr-16	Sep-16	36.5%	36.5%	Sep-17	Nov-17	Jun-18							
Tennessee	1997 - 2001	Apr-16	May-16	Oct-16	36.2%	36.2%	Oct-17	Withdrawn		21.2%	0.0%					
Texas	1998 - 2002	May-17	Jun-17	Dec-17	33.9%	33.9%	May-19	Pending		28.9%	0.007	hal 40	C 40	F-L 40	20.00/	20.00/
Utah Varmant	1998 - 2002	Apr-16	May-16	Oct-16	38.6%	38.6%	Feb-17	Disapproved		26.0%	0.0%	Jul-18	Sep-18	Feb-19	29.8%	29.8%
Vermont	1997 - 2002															
Virginia	2001 - 2002	NA 40	A) 10		25.251	44.007										
Washington	1998 - 2001	Mar-16	Nov-16	Apr-17	35.9%	11.2%	NA 40	A	140	22.224	7.204					
West Virginia	1997 - 2002	Apr-16	Apr-16	Oct-16	36.4%	31.8%	May-18	Aug-18	Jan-19	22.3%	7.2%					
Wisconsin	1998 - 2001	Nov-18	Dec-18	May-19	19.9%	19.9%	.	. =								
Wyoming	1997 - 2001	May-15	May-15	Oct-15	35.0%	35.0%	Oct-17	Oct-17	May-18	21.6%	21.6%					

^{*}Rate increase phased-in over two yea

^{**}Rate increase phased-in over three





			Si	xth Rate Increase Fili					enth Rate Increase Fi				1
State	Years Sold	Filing Date	Disposition Date	Implementation Date	Average % Requested	Average % Implemented	Filing Date	Disposition Date	Implementation Date	Average % Requested	Average % Implemented	Cumulative Increase	State
Alabama	1997 - 2001											145.5%	Alabama
Alaska	1997 - 2001											188.6%	Alaska
Arizona	1997 - 2002											140.8%	Arizona
Arkansas	1997 - 2002	Jun-19	Jul-19	Dec-19	20.7%	6.9%						123.6%	Arkansas
California	1999 - 2002											18.6%	California
Colorado	1997 - 2002											88.8%	Colorado
Connecticut	2000 - 2002											0.0%	Connecticut
Delaware	1997 - 2001	Mar-20	Pending		22.0%							142.1%	Delaware
District of Columbia	1997 - 2001	Apr-18	Jun-18	Nov-18	9.9%	9.9%						75.1%	District of Columbia
Florida	1997 - 2001											134.1%	Florida
Georgia	1997 - 2001	Jul-18	Oct-18	Mar-19	32.3%	15.9%	Mar-20	Apr-20	Oct-20	42.2%	10.0%	134.2%	Georgia
		33 23	301 23	5	02.070	20.070		, ip. =0	000 =0	1=1=70	20.070		-
Hawaii	1997 - 2001											89.1%	Hawaii
Idaho	1997 - 2002											77.7%	Idaho
Illinois	1997 - 2001											189.6%	Illinois
Indiana	1997 - 2002											51.2%	Indiana
lowa	1997 - 2001											162.0%	lowa
Kansas	1997 - 2001											59.5%	Kansas
Kentucky	1997 - 2001	Aug-18	Nov-18	Apr-19	24.4%	11.3%						165.4%	Kentucky
Louisiana	1997 - 2002											102.6%	Louisiana
Maine	1997 - 2001											132.2%	Maine
Maryland	1998 - 2002											97.7%	Maryland
Michigan	1997 - 2001											185.0%	Michigan
Minnesota	1997 - 2001											91.4%	Minnesota
Mississippi	1997 - 2001	Aug-19	Pending		9.4%							138.3%	Mississippi
Missouri	1997 - 2001											191.7%	Missouri
Montana	1997 - 2002											141.6%	Montana
Nebraska	1997 - 2002											205.7%	Nebraska
Nevada	1997 - 2001											173.5%	Nevada
New Hampshire	1997 - 2001											37.0%	New Hampshire
New Mexico	1997 - 2002	Mar-20	Apr-20	Jan-21	87.5%**	14.5%						98.2%	New Mexico
New York	1998 - 2002											67.3%	New York
North Carolina	1998 - 2002											89.7%	North Carolina
North Dakota	1997 - 2002	Apr-18	May-18	Nov-18	12.7%	12.7%	Dec-19	Mar-20	Oct-20	44.8%	44.8%	220.3%	North Dakota
Ohio	1997 - 2002	May-19	Oct-19	Mar-20	12.8%	12.8%						122.5%	Ohio
Oklahoma	1997 - 2002											99.4%	Oklahoma
Oregon	1997 - 2002											89.7%	Oregon
Pennsylvania	1998 - 2001	Sep-18	Dec-18	May-19	30.2%	12.9%						119.2%	Pennsylvania
South Carolina	1998 - 2001	Jan-20	Pending		11.5%							127.3%	South Carolina
South Dakota	1997 - 2002		J.									183.6%	South Dakota
Tennessee	1997 - 2001											125.8%	Tennessee
Texas	1998 - 2002											131.4%	Texas
Utah	1998 - 2002											146.5%	Utah
Vermont	1997 - 2002											0.0%	Vermont
Virginia	2001 - 2002											36.4%	Virginia
Washington	1998 - 2001											88.9%	Washington
West Virginia	1997 - 2002											141.2%	West Virginia
Wisconsin	1998 - 2001											76.5%	Wisconsin
Wyoming	1997 - 2001											177.5%	Wyoming

^{*}Rate increase phased-in over two yea

^{**}Rate increase phased-in over three (

Form 97045 Series - Lifetime Loss Ratios both With and Without Proposed Rate Increase

Loss Ratio Demonstration - Results from the sum of the accumulated past and the discounted projections Form 97045 Series - Lifetime Loss Ratios both With and Without Proposed Rate Increase

Earned Premium and Incurred Losses are calculated by accumulating past amounts and discounting projected amounts at 4.5%.

		Earned Premium	Incurred Losses	Loss Ratio
With Rate Increase	Nationwide Original Rate Class	2,031,659,156	2,813,822,458	138.5%
	Nationwide New Rate Class	791,709,173	907,047,566	114.6%
	Pennsylvania Policies Issued Prior to Nov. 1, 2000	63,834,059	87,636,692	137.3%
	Pennsylvania Policies Issued On or After Nov. 1, 2000	15,339,388	17,275,043	112.6%

		Earned Premium	Incurred Losses	Loss Ratio
Without Rate Increase	Nationwide Original Rate Class	1,852,367,072	2,813,822,458	151.9%
	Nationwide New Rate Class	720,540,155	907,047,566	125.9%
	Pennsylvania Policies Issued Prior to Nov. 1, 2000	58,199,287	87,636,692	150.6%
	Pennsylvania Policies Issued On or After Nov. 1, 2000	14,222,629	17,275,043	121.5%

(Long-Term Care Early Rate Increase Notification – LTCI 97045 PA 7th round)

Greeley Operations Center PO Box 339404 Greeley, CO 80633-9404

<Insured Name & Address>
<Insured Name & Address>
<Insured Name & Address>

Re: LTCI policy number <<< Form Number: 97045

Dear <Insured name>:

As a valued State Farm® customer, we are proud to serve your insurance and financial services needs. With Long-Term Care Insurance (LTCI), you have coverage to help pay for care when you can no longer care for yourself. Our goal is to provide you with the coverage you need when you need it most.

Long-Term Care Insurance providers, including State Farm, continue to face higher than anticipated claims on their insurance policies. The premium you currently pay does not reflect the significantly higher claims we now expect to pay on our LTCI policies. While the higher anticipated claims level reinforces the value of this product, it has led to the need for additional premium increases. As a result, your State Farm Long-Term Care Insurance policy premium will increase effective at your next policy anniversary.

(This paragraph will only display for year 1 of the increase)

This increase will be taken over three years. This letter is for the first year of the increase. Depending on policy benefits, some policyholders will not receive all three years of the increase. Based on your policy's current benefit selections, your policy will receive <number of increases>. Therefore a premium increase will be applied and effective at your next policy anniversary.

(This paragraph will only display for year 2 of the increase)

As a reminder, Long-Term Care policies like yours (Form Number 97045) issued in Pennsylvania are receiving a rate increase over two years. This letter is for the <number of year increase> of the increase. Depending on policy benefits, some policyholders are not receiving all two years of the increase. Based on your policy's current benefit selections, your policy is receiving <number of increases>. Therefore, a premium increase will be applied and effective at your next policy anniversary.

Your new premium mode> premium will be <new renewal amount>, effective on the anniversary date of your policy, <anniversary effective date>. Your billing notice will reflect the new premium.

(This paragraph displays the 2nd increase premium when the first year letter is sent out) Your premium mode> premium for <anniversary effective date + 12 months> will be <new renewal amount for year two of increase>.

All premiums are calculated assuming no changes are made to the policy benefits.

We hope you continue to value the protection this policy provides and maintain this coverage. We realize this premium increase may be financially difficult for some policyholders to absorb. Please consider visiting with your State Farm agent to discuss your current benefit selections as well as options that may be available to assist with affordability.

Your current benefit selections include:

 Base daily benefit <amount> (does not include inflation protection benefit increases) (if inflation protection = none, do not display)

- Benefit factor <amount>
- Elimination period <amount>
- Inflation protection <S,C,N> (if none, do not display)
- Non-Forfeiture rider <Y/N> (if none, do not display)

Long-Term Care Insurance premium rates are not guaranteed. If future experience emerges as expected, we do not anticipate seeking further rate increases.

The Question and Answer section of this letter provides additional information regarding this rate increase. If you have other questions, please contact your State Farm agent.

We appreciate your business and value you as a Long-Term Care customer.

Sincerely,

Policyholder Service Health Insurance Division State Farm Mutual Automobile Insurance Company

cc: <Agent name>, <Processing State Code>-<Agent Code> <Agent Phone Number>

Questions and Answers

1. Why does State Farm need to raise premium rates — can you explain further?

Both the cost of Long-Term Care as well as Long-Term Care claims experience are trending higher than anticipated. The industry, and State Farm, are not immune to these trends and therefore must adjust rates in order to appropriately manage the business and adequately fund anticipated claims.

2. Is there an alternative to paying higher premiums?

Several options exist to assist with maintaining the affordability of your LTCI coverage including: (1) Reducing the daily benefit. (2) Reducing the benefit period. (3) Increasing the elimination period. (4) Removing the inflation protection benefit or changing from compound inflation protection to simple inflation protection. (5) Removing the non-forfeiture rider.

These are options that can be considered and should be discussed with your agent in order to make the best decision for your individual circumstances.

3. Does my Long-Term Care policy allow State Farm to raise my premiums?

Your Long-Term Care policy states that premiums are subject to change and that while we cannot change your policy benefits without your consent, we may change premium rates provided the rate change is for a defined group of policyholders and not a single individual. Your Long-Term Care Insurance premium rates are guaranteed for a period of 12 months following the effective date of this rate increase. After that, premium rates could be increased again if rates are determined to be inadequate to support future claims obligations. If future experience emerges as expected, we do not anticipate seeking further rate increases from that which is specified in your rate increase letter.

4. If I no longer live in the state where I purchased my policy, does the increase still apply?

Yes, the rate increase will apply to the state in which the policy was issued.

5. My policy is currently in claim status and I am receiving benefits. Do I have to pay the increased premium?

Premiums will be waived when an insured meets benefit eligibility requirements and is receiving claim benefits. Premiums at the new rate would begin if and when the insured's policy is no longer in claim paying status.

6. What happens if I cannot afford the premium?

After careful evaluation and discussion with your State Farm Agent, you will need to determine your insurance needs based on your individual circumstances and then make a decision regarding this policy. If payment is not received by the established due date, the policy will lapse for nonpayment of premium, unless you purchased a Nonforfeiture Benefit rider.

7. How can I tell if I purchased a Nonforfeiture Benefit rider and what benefit does this rider provide?

If you purchased a Nonforfeiture Benefit rider, it would be listed in your policy's Schedule of Benefits. In general, the Nonforfeiture Benefit rider allows you to retain a reduced amount of coverage and not have to continue paying premiums.

8. Will State Farm raise my premium on this policy again in the future?

Long-Term Care insurance premium rates are not guaranteed. If future experience emerges as expected, we do not anticipate seeking further rate increases.

9. When will my premium increase be effective?

The increased premium will be effective on the next anniversary date of your policy.

10. A family member and I bought the same policy. Why is the percentage of premium increase on my policy different than theirs?

The amount of the premium increase needed varies based on several factors such as issue date, issue age, policy series, benefit period and additional riders. The basic policy purchased by you and your family member may be the same, however, the premium increase may differ if you were different ages when you purchased the policy or if you selected different policy benefits.